

THE TIMES

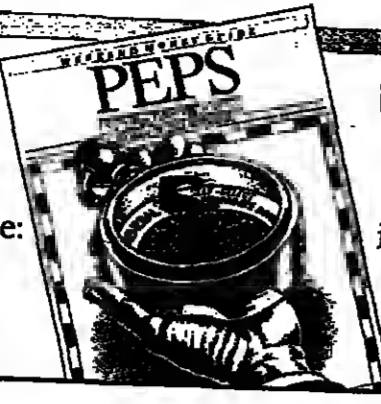
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No. 65,529

SATURDAY MARCH 16 1996

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□ The Queen speaks of her grief □ Major and Blair visit children □ Injured girl's relapse

Nation unites for tribute to school victims

By KATE ALDERSON, ALICE THOMSON, BILL FROST AND ALAN HAMILTON

IN A collective act of respect and an expression of deep sorrow, much of Britain will observe a minute's silence tomorrow in memory of the 17 victims of the Dunblane massacre and in solidarity with those left behind to grieve for them.

As the nation prepared to mourn with the Scottish city, doctors struggled last night to save the life of Arnie Adam, five. Her thigh was shattered by bullets when the killer slaughtered 16 children and their teacher in the gymnasium of Dunblane Primary School. She had been making good progress after surgery, but yesterday she suffered a "serious post-operative setback" and was on a life-support system in Yorkhill Hospital, Glasgow.

The Queen and the Princess Royal will travel to Dunblane tomorrow to comfort the bereaved. A royal visit planned for Monday was rearranged hastily yesterday afternoon when the Scottish Office told Buckingham Palace that the Queen's presence was likely to clash with the first of the private funerals of the dead children.

Yesterday the Queen offered her own public expression of grief to the victims of the massacre. She said: "My heart goes out to them, each and every one, and especially to the families of those who were killed and injured. May their courage remain undimmed. I feel sure that I speak for all of you today in wishing to express our grief for those at Dunblane who have, in whatever way, endured the dreadful events of Wednesday."

The children of Dunblane Primary will return to their classrooms next Friday, nine days after the massacre, the governors said last night. The gymnasium where the victims died will be kept open for parents to visit; then it is expected to be demolished. Political differences were

A child is a symbol of hope, a fresh start. It seems so cruelly unfair to extinguish such a source of light

The Archbishop of York, p4

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forgotten yesterday when John Major and Tony Blair visited Dunblane and tried to comfort and understand. Doctors and nurses from Stirling Royal Infirmary who had been on the scene minutes after Thomas Watt Hamilton went on the rampage were there to take them to some of the children unlucky enough to have been in the gymnasium, lucky enough to have escaped death.

In the presence of fifty or so medical staff and officials and all the paraphernalia of intensive care, the doctors were able to seek refuge in the jargon of their profession. The politicians found themselves with a limited vocabulary.

However, the children appeared to give them some hope. Matthew Birnie, five, was joking; his parents watched, unable to speak.

In ward 17, the three children were best friends. One was ordering an ice lolly for a pre-op breakfast, another was playing with bricks. They might be allowed out for the day on Mothering Sunday.

Mr Major gave his support yesterday to the idea of a nationwide gesture of support and sympathy for a community devastated by ten minutes of homicidal madness. The Prime Minister said that he would observe the minute's silence and was sure many others would, too: "It is impor-

tant for people to pay their respects in the wake of Wednesday's tragedy. A minute's silence on Sunday would be one way of achieving this." Millions of people across the country seem set to follow Mr Major's example on Mothering Sunday. The call for a minute's silence has the support of politicians, the churches and commercial organisations. Organisers of a host of sporting fixtures said yesterday that they would urge spectators to fall quiet as a mark of respect and national mourning.

Scottish rugby clubs were asked to observe a minute's silence before their matches today. The FA Premier League asked all clubs yesterday to observe the minute's silence before all this weekend's games. Rick Parry, chief executive of the FA Premier League, said: "Our thoughts go out to the people of that community and our sympathies are extended to all the families who are suffering as a result of this tragedy. A period of silence is one small way of showing respect and expressing the heartfelt condolences of fans, players and officials."

Railtrack said there would be a one-minute silence at 9.30am on Sunday at 14 main stations.

Sainsbury's decided yesterday that a minute's silence would be observed at the chain's 200-and-more supermarkets. An official said: "Just before 9.30am we will broadcast an announcement to all our staff preparing to open these stores, inviting them to take part in a one-minute silence."

Worshippers across Scotland have been called to unite for two minutes of silent prayer at 11.30am tomorrow. The Scottish Evangelical Alliance is asking congregations to "pray for hope amidst the desolation felt by the stricken community."



Rachel Hally with her father, Graham, yesterday on their visit to Stirling infirmary

Girl who was saved by cold

By KATE ALDERSON

THE father of Rachel Hally, the five-year-old girl who escaped the massacre because she was at home suffering from a cold, offered his sympathy to the bereaved families yesterday.

Graham Hally, a decorator, said he was overcome with

feelings of personal relief mixed with terrible sadness for the parents of Rachel's classmates. "We are obviously grateful and relieved that Rachel was not at school that day but we are completely overcome by grief at the loss and injuries of the other children," he said.

Rachel, five, an only child,

visited Stirling Royal Infirmary with her parents yesterday to meet the Prime Minister. She was the only child in Primary 1 to be off school last Wednesday.

The Hally family live in Braemar Avenue, the same street as the Currie family whose daughter, Melissa, was among those killed.

Dunblane looks to the light beyond

By MAGNUS LINKLATER

DUNBLANE took a deep breath last night and began the painful process of facing the future rather than dwelling on the past.

The Prime Minister and the Leader of the Opposition had visited the scene of the carnage and had left, overwhelmed by what they saw in the gymnasium where the massacre took place. The media horde had visibly thinned, the streets felt more ordinary, and the people had turned to the church for solace.

The two-and-a-half-hour vigil of prayer held in the cathedral drew together eight denominations and was packed. Each participating minister had 15 minutes in which to offer prayers interspersed with music, but it was not a service in the strict sense. There were no vestments, no high-ranking clergy.

One of those taking part called it "a stepping-stone" to Sunday, when there will be a full commemoration attended by the Queen. Yesterday's vigil was an act of worship that took its text from those who sat in the pews rather than those in front of the altar.

It is not, I think, an exaggeration to say that this community of Dunblane has surprised everyone who has been here with its strength and dignity in the face of disaster. Both John Major and Tony Blair commented on this, and many other people have been impressed by the way the city has come together. Despite all the talk of it being a small, close-knit community in which "everyone knows everyone else", Dunblane is not really like that. It is a commuter town with many outsiders and

could not necessarily have counted on welding together at a moment like this. That it has done so, strongly and immediately, is doubly impressive.

"It is an extraordinary town," said the Rev Gian Tellini, the Episcopalian minister and one of those involved in the vigil. "I have worked in many places, but I have never known anywhere quite like this. [The city] has visibly rallied. If anywhere can come through this crisis it is Dunblane. The way it is handling this is an example to us all."

The theme of the vigil was reconciliation and strength for the future. It drew together Presbyterians, Catholics, Episcopalians, Quakers, Orthodox and even the fiercely independent Free Church of Scotland. Mr Tellini, an Italian convert to Anglicanism from Catholicism, spoke as someone who is an embodiment of that sense of unity. He trained as a Franciscan, worked in the Vatican, broke with Rome after the stress of the Second Vatican Council in the 1960s and taught theology at a Presbyterian college before becoming a practising Anglican.

"I am a walking council of churches," he said. "I know of no church which has the whole truth and nothing but the truth. I became an Anglican because it was the only church where I had the right to say that I might be wrong."

His tolerance and openness is shared by others who took part in the vigil. Canon Basil O'Sullivan had just finished a small service for some of the

Continued on page 2, col 7

America leaves Adams in no doubt about ceasefire

FROM MARTIN FLETCHER IN WASHINGTON

SPURNED by the White House, Gerry Adams ended a two-day visit to Washington yesterday with demands for the restoration of the IRA ceasefire ringing in his ears.

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Hillary Clinton set the tone with an appeal for an end to the violence at a black-tie dinner for nearly 1,000 prominent Irish-Americans where the Sinn Fein leader was a barely welcome guest.

"The ceasefire must be restored," the First Lady declared. "The people of Northern Ireland have chosen dialogue over division. They should not be overruled by a small group who choose bloodshed and violence."

Recalling the Clintons' trip to Northern Ireland last November, she insisted: "We must not let those who have been hardened by the past hijack the future."

John Bruton, the Irish Prime Minister, abandoned his prepared text to deliver an equally passionate appeal directed explicitly at the IRA's eight-member army council. He acknowledged that Union-

Fokker collapse hits Short jobs

The collapse of Fokker, the Dutch group that is the world's largest maker of regional passenger jets, sent shockwaves through the British aerospace industry.

Short Brothers of Belfast, which made wings for Fokker, sent about 650 workers home and said that a further 400 or so jobs are likely to disappear. Rolls-Royce, where job losses are "possible but unlikely", supplied the planes' engines and will lose some £100 million in annual sales. Page 25

Barings chief has his wings clipped

Peter Baring, former chairman of Barings merchant bank, agreed with the Securities and Futures Authority never to work again in the investment industry. His former deputy, Andrew Tuckey, is to restrict his City activities to corporate finance. The SFA has served disciplinary proceedings against a number of former Barings executives. Page 25

Bruno fight attracts heavyweight betting

By JOHN GOODBODY, SPORTS NEWS CORRESPONDENT

A RECORD £10 million is expected to be wagered by British punters that Frank Bruno will successfully defend his world heavyweight boxing title against Mike Tyson in Las Vegas.

The fight, which will be the first event to be shown in British homes on pay-per-view when it is screened at 4am tomorrow, has attracted huge support for Bruno. About 95 per cent of the bets in this country are on Bruno, who will earn £4 million from the bout compared with Tyson's £16 million.

Ian Wassells of Ladbrokes said: "This is building up into the busiest betting fight ever." The previous record was in 1989 when Tyson stopped Bruno in their first fight, a year before the American lost his title to Buster Douglas in Tokyo.

The unimpressive form of Tyson since he was released from jail after serving three years for rape, and Bruno's

victory over Oliver McCall for the World Boxing Council title last September, have led many people to back the Briton, who yesterday weighed in at 17 stone 6lb, nearly two stone heavier than Tyson. However, Ladbrokes still make Bruno the 3-1 underdog, with Tyson quoted at 9-2 on.

About 5,000 Britons, including Bruno's wife, Laura, and their two older daughters, Nicola and Rachel, have arrived to support their man, who lost three world title fights before defeating McCall.

At the weigh-in, Bruno's supporters jeered Tyson and the controversial promoter, Don King, while singing 'He's Got the Whole World in His Hands'. Many fans have been unable to get seats and will have to watch the fight on closed-circuit television.

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Did police know about killer's activities? What checks were made on his background?

Judge will seek answers to gun permit questions

By Stewart Tendler and Stephen Farrell

THE INQUIRIES

LORD CULLEN, the Scottish High Court judge leading the public inquiry into the shooting, began work yesterday as the pressure increased for answers from police and the local authority about Hamilton.

As Lord Cullen met senior Scottish law officers to discuss his investigations officials were waiting for an announcement on the senior sheriff who will head the fatal accident inquiry on the deaths. He could open hearings within weeks, either sitting in Stirling or using a court in Glasgow or Edinburgh.

He will face pressure for

public hearings as soon as possible. Both the Central Scotland police and the Central Regional Council are already being accused of hiding behind the two investigations rather than answer questions about their roles in Thomas Hamilton's life.

The fatal accident inquiry, the equivalent of an inquest, will concentrate on the murders and Hamilton's background. The inquiry can make recommendations on school security, but Lord Cullen is more likely to look at the wider ramifications such as changes to the firearms laws.

are certain to focus on how Hamilton came to have and keep his weapons legally. His firearms certificate was renewed six times, although he was investigated by four forces and involved in disputes over his boys' clubs with three local councils.

The inquiry will have to examine how Hamilton was first given his certificate 18 years ago and there are many questions to answer: who did the checks on his background and what did they involve? Was it a local policeman in Stirling or someone from a central unit? Who was the counter-signatory? Did the

police or the referee know about the fact Hamilton had been thrown out of the Scouts and did this raise any doubts?

The inquiry must then examine how the certificate was renewed when Hamilton was at the centre of allegations over his treatment of boys and was investigated by police several times. Colin Greenwood, editor of *Guns Review*, said: "The certificates are very hard to get and very easy to lose." He added that certificates could be revoked at any time.

Mr Greenwood, a former police firearms expert, said in situations where there is concern the owner is ordered to deposit his guns with a dealer. This happens, for example, when police are called to a domestic dispute and the wife says her husband has weapons.

Hamilton is reported to have threatened one woman who says she reported this to the police, yet he kept his certificate and was allowed to increase the number of guns he held.

Government guidance to police on the current Firearms Act says a certificate should only be issued if the police are confident there is no threat to public safety or peace. The holder must not be interperate or of unsound mind or unfit for any other reason to hold a certificate.

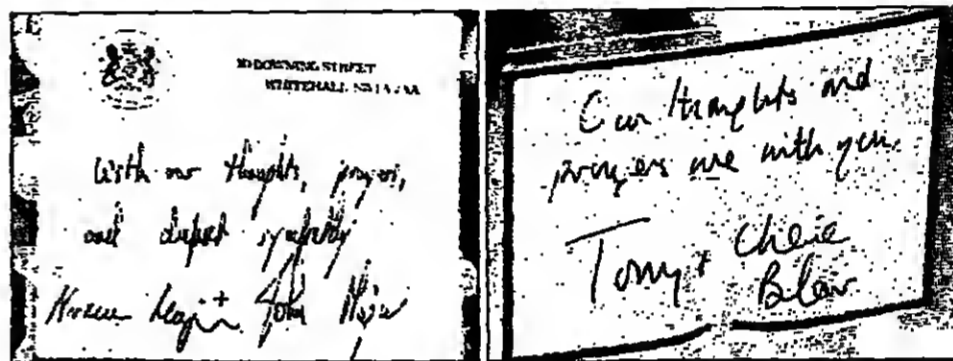
The inquiry will have to decide how the guidance was interpreted in Hamilton's case. What was the process for renewing the certificates and were fresh checks carried out each time? Who were the referees for Hamilton and what did they know?

Did the police who issued the certificates know about the allegations made against Hamilton and police investigations and did any of the local authorities who became concerned about Hamilton tell the police?

Did the Central Scotland police have any way of linking the allegations and incidents involving Hamilton with the office issuing his certificate and if they did, what were the criteria for issuing his licence? He was authorised to keep two .357 revolvers and two 9mm pistols, thought to be the guns used in the shootings.



John and Norma Major arriving at the school yesterday with Tony Blair. They added to the profusion of flowers and, below, left messages of sympathy



United in fatherly sorrow

By Alice Thomson

JOHN MAJOR and Tony Blair yesterday shared the grief of Dunblane when they laid flowers in memory of those who died. The Prime Minister placed yellow and white tulips and roses among the other flowers. Mr Blair laid a pink and white bouquet among the teddy bears left by

classmates. Yesterday the two men were not politicians but fathers showing compassion for the bereaved. There were no soundbites or eloquently crafted words as they shivered in the bitter easterly wind.

At Dunblane Primary School they met the headmaster, Ron Taylor, and saw the gym, where dust-sheets hid

the blood-spattered floor. They saw the child-height bullet holes and the dented wall bars where climbing children had been picked off.

Mr Major praised the staff in trailing sentences: "I don't think it is possible to put into words what they had to deal with." Mr Blair added: "We have seen for ourselves the enormity of the evil."

Mr Blair added: "We have seen for ourselves the enormity of the evil." Mr Blair added: "We have seen for ourselves the enormity of the evil."

THOMAS HAMILTON: A CHRONOLOGY

1974: Dismissed as a Scout leader after an outing to Aviemore. He claimed he had taken eight boys to a hostel. In fact they had slept in the back of a van in freezing conditions.
1977: Receives first firearms certificate from police for a 0.22mm target pistol as a shooting club member. The certificate was issued by the chief constable of the Central Scotland police or a senior officer acting for him after checks by junior officers.
1980: Firearms certificate renewed by the force, which also dealt with all of the later renewals.
1983: Firearms certificate renewed. Central region council bans him from using school premises for a youth group. The Scotsman prints first article on concerns over Hamilton's boys' club.
1984: The Scotsman prints second article on Hamilton's activities. Ombudsman supports his appeal against the council's decision.
1986: Firearms certificate renewed and Hamilton adds a semi-automatic rifle. File regional council lets school gyms to him.
1988: Falls to rejoin the Scout movement. Hands in semi-automatic rifle after ban that followed the Hungerford massacre. Claims that two Dunblane police officers told Strathclyde police he was a



known pervert. Runs a club at Linlithgow, Lothian, until the next year when the letting is cancelled after concern from parents.
1989: Firearms certificate renewed. Mother says she passed police a dossier about Hamilton after becoming concerned at treatment of children at a summer camp. Says the camp was raided at one stage by police, an investigation held and 240 statements were taken. No action. She claims Hamilton tried to threaten her with a gun and she reported this to police.
1990-91: Hamilton asks Stirling shop to process film of boys. Police are told about staff concerns. They now say that any complaint would have been investigated but add: "Because apparently

none of the pictures was of an obscene nature any prosecution would have been extremely difficult to prove."
1992: Firearms certificate renewed. File regional council decides to stop letting school premises to Hamilton after complaints and concerns about video filming of boys. No evidence of illegality but the council felt something was wrong.
1993-94: Police reported to have made two inquiries into Hamilton.
1993: Mother complains to police after Hamilton found taking photos of 8-year-old boy in school gym. Material passed to police child protection unit. Family say Procurator Fiscal's office decided not to prosecute. In September Central regional council warns staff dealing with Hamilton to contact legal administration department.
1994: Lothian police caution Hamilton after he is found in a compromising position with a young man in the Carlton Hill, Edinburgh.
1995: Firearms certificate renewed so that Hamilton has permission for two pistols, a Browning and a .357 revolver, plus two more handguns. In autumn, Strathclyde regional council allows letting to run a football club at school in Bishopbriggs on basis of good references from responsible people.

Cash pours in from a world shocked by massacre

By Carol Midgley and Lindsay Cook

THE APPEAL

DONATIONS were made from across the world yesterday to appeal funds set up in the wake of the Dunblane massacre.

Several appeals have been launched. Duoblane primary's school board and parent teacher association has opened a joint account at the Bank of Scotland to channel money into the school. The Bereaved Families Fund in Stirling, which is providing immediate practical help for the victims' relatives and has offered to pay funeral costs where needed, had already received more than

£10,000 yesterday. Its chairman Tony Black said: "Several funds have been established and we are not in competition."

The local newspaper, the *Stirling Observer*, which established the first appeal fund after the shootings, raised £7,000 in its first few hours.

Sir John Gorst, a Conservative member of the Heritage Select Committee, is to ask the National Lottery Charities Board to consider setting aside money that could be drawn upon by communities in times of exceptional need. The City

demonstrated its generosity when businessmen and women attending a dinner on Thursday night donated £13,377.60 to the Dunblane appeal. The guests at the Coopers & Lybrand PLC Awards, organised in association with *The Times*, were asked to dig deep by the newspaper's editor, Peter Stothard. Yesterday Coopers & Lybrand topped up the donation to £15,000.

Donations can be sent to: The Bereaved Families Fund at the Royal Bank of Scotland, sort code 83-48-00, account number 00 11 96 56. The PTA School Board Fund is at the Bank of Scotland, 63 High Street, Dunblane, Central, FK15 0EJ.

The light beyond



Guests at the Coopers & Lybrand awards last night

town's teenagers. Three of them stood in front of the altar and gave a reading about coming through a tempest and finding the light beyond.

"I think this vigil was an opportunity for people to express themselves, to affirm their Christian faith and to minister to one another," he said. "This is a very strong and deeply religious community." His theme was simply stated: "God made the little ones and loved their preciousness."

As Catholic chaplain to

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NATIONAL SAVINGS

'As I walked in, there were bodies everywhere. They just died where they stood'

Nothing can prepare you for this, says doctor

By EMMA WILKINS



Wilma Duggan, the senior nurse on Wednesday

A DOCTOR who was among the first to enter the school gymnasium spoke yesterday of how she overcame her horror at the scene of the Dunblane massacre to tend to the injured children.

Brenda Fleming, an accident and emergency consultant at Stirling Royal Infirmary, paid tribute to the teachers who helped to comfort children as she decided how to begin treating them.

"As I walked in, the teacher who died and a young girl were just at my feet. There were bodies everywhere. They just died where they stood.

"The rest of the room was sprayed with bodies. It didn't look as though they'd survived long enough to move an arm or a leg. In the other room there were children less seriously injured who were sitting crying and being hugged by teachers.

"If somebody had said, 'Stop filming, this is a Hollywood set,' I would have believed them. It was so unreal. It still is."

Miss Fleming was close to tears as she told of how she checked children's pulses. "We checked the dead for signs of life. You have a quick look round and then you go to the ones who are alive and sort out your priorities."

STIRLING ROYAL INFIRMARY

One of the two wounded teachers who survived the gym massacre told yesterday of the horrendous moment when she learnt how many children had died. Speaking from her hospital bed, Mary Blake, a special needs assistant, was described as "one of the luckiest women alive" by her surgeon after being hit by a bullet behind the ear and suffering injuries to each leg.

"I'm feeling better. I don't think I have come to terms with it yet but I'm feeling physically much, much better," she said. "I didn't actually know how many children had died or that the other teacher had died so it has been quite horrendous. It will never be forgotten but I hope things will get back to normal in time. It will be very, very difficult but hopefully, in time."

Eileen Harild, the other teacher injured in the shooting, is being treated for limb wounds.

pointing and saying 'that child, and that child, and that child.' Each injured child was taken out, accompanied by a teacher, Miss Fleming said. "The teachers were distraught, but they were superb. Every injured child had someone with them."

"We are trained and it's my job, but nothing can prepare you for this. I can't believe what I saw."

Staff at the hospital were deeply affected by the tragedy, Miss Fleming said. "There are a lot of broken people in the hospital. I've found people crying in the corridors and they've just hugged each other."

Medical staff at Addenbrooke's Hospital, Cambridge, had rung to say that if every member of staff in Stirling's casualty department wanted to go to a memorial service for the victims, the Addenbrooke's staff would travel up to cover for them at the hospital, Miss Fleming said.

Wilma Duggan was the senior nurse in the accident and emergency department when the children were brought in.

"They were just so small and pale. So wee. Nothing could prepare me for that," Mrs Duggan said.

She was coping as well as she could with her terrible experience, but admitted: "After my shift I went home and cried."

The hospital chaplain, the

Rev Jim Benson, said that yesterday's visit by John Major and Tony Blair had been a tremendous help for the staff. "They were very good, very human. You realised that they genuinely hurt for us," he said.

The chaplain, who has been counselling the families of the victims, said that the fact that the Prime Minister and the Opposition leader had come to the hospital together, leaving politics aside, had really moved and pleased all of them. "That very senior politicians could care enough to come helps them to know that they are not being left."

"Mr Major said he would do all he could in Parliament to help the people of Dunblane. We only had to ask," Mr Benson said.

Staff, who included paramedics, nurses, doctors and even telephone operators, had gathered in a room at the infirmary to meet the politicians. All the staff have been moved by the recognition of the horrific task they have had to face in coping with the aftermath of the shootings, the chaplain said.

The focus of the world in the city at this time was a help to the families and the staff in their grief, Mr Benson said.

"But I hope now Dunblane will be left alone and people will leave us to get over it together."



Brenda Fleming, a consultant, praised the teachers

Village grieves for Sunday school girls

By GILLIAN BOWDITCH

THE first funeral will take place on Monday when two girls who were close friends will be buried in the neighbouring village of Bridge of Allan. The Church of Scotland funeral of Emma Crozier and Joanna Ross will begin at 11.5am.

Joanna's father, Kenneth Ross, said: "She was the apple of my eye. She was just snatched away. I just can't believe it." The Rev William Gilmour, the church's minister, said that he had lost three little girls from his Sunday school class of 20. The funeral of the third, Victoria Clydesdale, will be held on Tuesday.

Mr Gilmour said: "They were bright little girls, wee sparklers, little buttons. The congregation derived great pleasure from them. Everyone in the church knew them and knew their families. They will be greatly missed."

The Rev Colin McIntosh, the minister of Dunblane Cathedral, said that up to six funerals would be conducted next week at the cathedral. The services at different churches are being arranged to ensure that they do not coincide, so that the families and friends of the dead children can attend each other's services.

It is expected that the funerals of all 16 children killed by Thomas Hamilton will be held before Dunblane Primary School reopens next Friday.

THE FUNERALS

Mr Gilmour said that he would conduct a service at 11.5am on Sunday at which he would address the Sunday school class. "I don't want to make it another funeral service, but it will give the congregation a tangible opportunity for an outpouring of their grief and a chance to support the families."

"I will be trying to explain to the children what has happened. We won't hide the facts from the children: they are often much more resilient than we think and able to handle grief and tragedy better than we sometimes allow."

Mr Gilmour said that he had visited the families of the three dead girls. "We are just trying to support them and share in their great sadness. There are no words. You just have to be there to share their grief and weep with those who weep."

He said there would be more visits to the families after the funerals have been held. "There will be a need to unwind. Normal life goes on but it will be very hard for them when the other children return to school. In Emma's

and Joanna's case the other children in the families are much younger, but they still sense a loss in the house. The parents still have to care for and guard the younger ones."

Mr McIntosh said: "People have been pouring in to all the churches in Dunblane. But that is not unusual. The cathedral has a congregation of 1,300 and the church and community are closely related. "A number of my congregation have been personally affected by the tragedy. The questions haven't really come yet. There is still a great sense of numbness and shock. The children are coming into the church and saying childlike things. They are thinking about their friends."

Local florists have called for assistance from shops as far away as Edinburgh to cope with the huge demand for flowers. Hundreds of bouquets have been left at the school. A spokeswoman for McIntyre Funeral Directors, the only undertaker in Dunblane, said it would arrange many of the funerals.

"We are doing what we can. There have been offers of help from undertakers all over the place. Everyone has been very helpful. A lot of the fittings still have to be worked out but we are hoping most of the funerals will be over by Wednesday."

Child with shattered thigh put back in intensive care

By A STAFF REPORTER

A GIRL aged five who was injured in the Dunblane massacre was critically ill in a Glasgow hospital last night. Amie Adam, whose thigh was shattered by a bullet, collapsed at lunchtime at Ynrkhill hospital and was put on a life-support machine.

Doctors were releasing only general medical facts about Amie's condition at the request of her parents. Dr Alister Miller, the medical director, said: "She is again seriously ill and has been returned to the intensive care unit. This is disappointing after she had made such excellent progress after her initial treatment."

Dr Miller said she was having some routine attention to the plaster on her leg when she became unwell. "Her colour changed and she was getting rather breathless, so now she is receiving support

THE INJURED



Amie, critically ill

with her breathing on a ventilator," he added.

It is understood that bone marrow seeping into Amie's bloodstream may have caused the relapse. On Wednesday night she underwent emergency surgery on her leg at Ynrkhill. On Thursday she was moved out of intensive care to an orthopaedic ward and was said to be making good progress.

Toys and flowers for Amie and her two classmates at the hospital have been flooding in. Hospital staff said: "Gifts for the children have been coming in all day from businesses and local people in Glasgow just

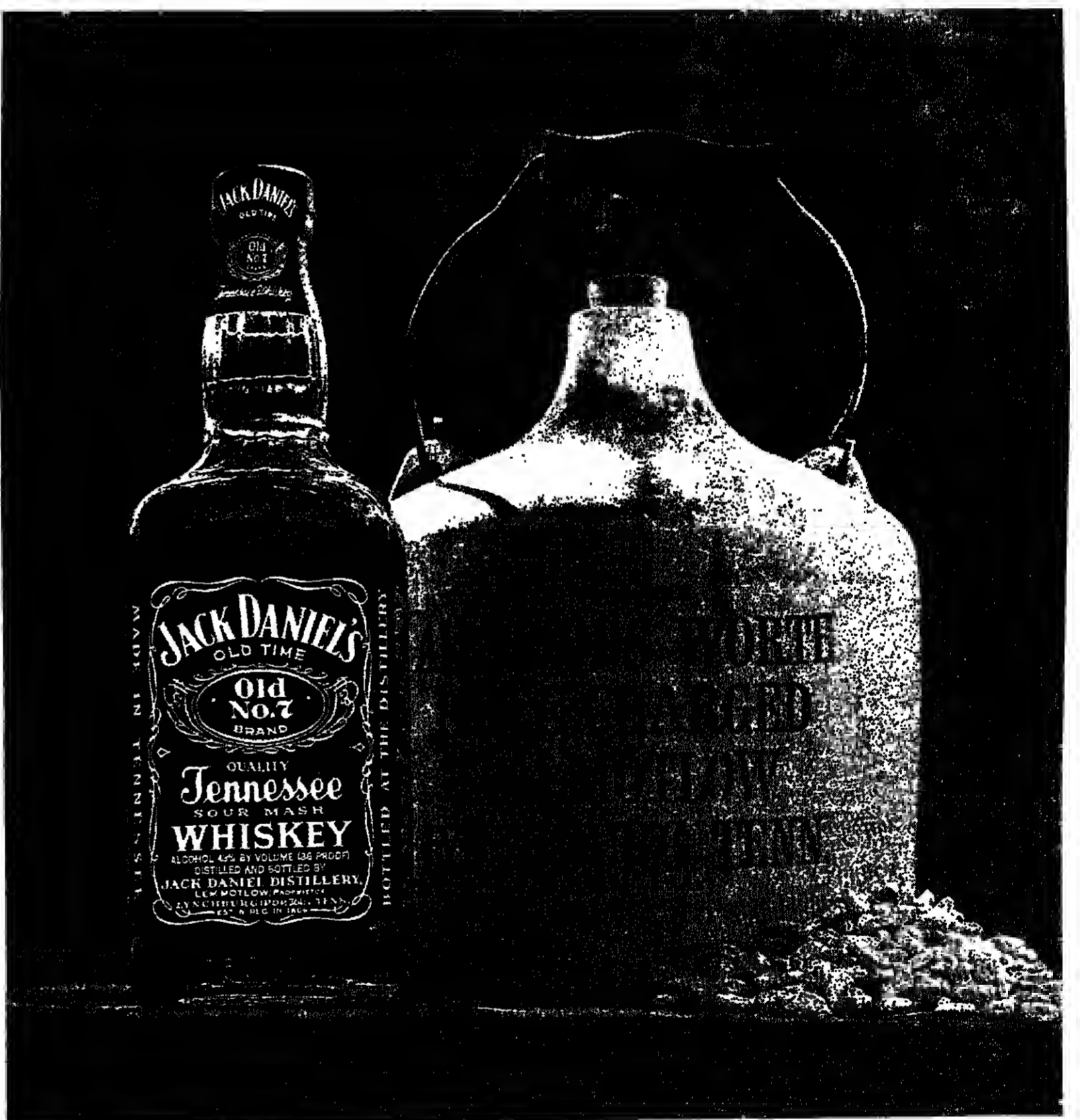
showing they care — teddy bears, toy cars for the boys and a Barbie doll for little Amie. The setback in Amie's recovery left friends and neighbours reeling."

A woman neighbour said: "When is the heartache going to stop for everyone? I used to see Amie most mornings going to school or at weekends skipping about. She was a lovely young girl — just a poor wee soul without a care in the world."

A fat embolism is a recognised complication of injuries in which bones are shattered (Jeremy Lawrence writes). Bone marrow seeps into the blood and the droplets are carried round the bloodstream until they become lodged in the vessels supplying the lung.

Professor Donald Barltrop, head of child health at the Chelsea and Westminster Hospital, London, said: "There is a lot of fatty material in the marrow which can seep out. This can happen in leg fractures. It is carried to the lungs and it will block the capillaries in the same way that a blood clot formed during surgery on the leg can travel to the lung and block a bigger vessel."

"This is called a deep vein thrombosis which leads to a pulmonary embolism (blockage of the pulmonary artery supplying the lungs) but it is more common in adults."



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1015 An advertisement for Coca-Cola is published on page 11 of today's 1015 supplement. In some editions the code T116C01Z has been superimposed on the advertisement. This is a production error and the code should not have appeared.

Parents will be free to visit death scene before pupils return next Friday

Gym where killer struck may become memorial garden

By STEPHEN FARRELL

THE children of Dunblane Primary School will go back to lessons next Friday, nine days after the massacre, governors announced last night. The gymnasium will be kept open for parents to visit, then is expected to be demolished and turned into a permanent memorial garden for the dead.

Many children have spoken of their fear of re-entering the gym and parents and pupils have asked that it be pulled down. The moves were announced by Michael Robbins, chairman of the school's board of governors, after staff meetings yesterday. Mr Robbins and other governors spoke of the sombre mood as John Major and Tony Blair went inside the gymnasium for a few minutes, then emerged to express their sympathy to staff.

He acknowledged the Prime Minister's expressed wish to see the gymnasium demolished, but said its future had been the subject of "huge discussions" and no immediate decision would be taken. "What we are keen not to do is create a terror zone," he said. "We do not want to block

THE SCHOOL

off the grieving process. The school will be open and available to those parents and immediate relatives who feel the need to go into the gym. Quite a few families have expressed that wish," Mr Robbins said. "Our view, having spoken to quite a few people is that it ought to remain for a period of time to give people the opportunity to go into it to use it as a focal point of grief. Once the end date has been put on that process we feel that the gym really should be demolished."

Mr Major has said that government funds will be available to pull down the gymnasium and more importantly to redevelop it. Mr Robbins said: "We want to move away from the idea of a granite slab. One of the ideas is that we have some form of garden area, quiet area for children to reflect in, and some form of play area."

Staff will go on Thursday next week to lay down ground rules for the children's first day back, and receive whatever practical assistance they need. Counselling will be

available to everyone, janitors and cleaners as well as pupils and teachers.

There has been a great deal of discussion about the children's return, and the best advice has been to get them back for a single day and then allow them the weekend off to come back for the following week," Mr Robbins said.

Ann Hill, chief executive of the Scottish Schools Board, said: "It will never be normal but you have to get it as near as you possibly can. It will be a normal school day, the parents will drop their children off and they will be met by the teachers they already know."

The school board has also recommended the redecoration of the entire school. Windows in the gymnasium and other classrooms which were shattered by bullets still need to be repaired and bullet holes in walls to be filled in.

Gordon Jeyes, who takes over as leader of the new Stirling council on April 1, said: "Whatever happens to the gym, it is now a special place, and whatever its use it will remain a special place."

Gerry McDermott, spokesman for the school board, said the visit by Mr Major and Mr



A policeman comforting a mourner and her children near the school yesterday

Blair had been vital to show the concern of the country beyond the Dunblane community. "It is a great comfort to those who were present at the time and I personally found it very, very helpful."

The classroom where Nichola Conroy, 12, was stabbed to death in Hall Garth School, Middlesbrough, two years ago, is still used for lessons but was completely refurbished soon after her murder. It was

out of use for just two days after Stephen Wilkinson entered a mathematics class and killed the girl and injured two of her classmates.

Richard Morrison, page 17

Credo

Christian faith lights path from the desolate darkness of evil

David Hope

SOMETIMES the world seems so full of violence and horror, of lives wickedly and pointlessly destroyed, that we despair. Faced with such fragility of life and the apparent randomness of evil, can we make any sense of it at all?

The immense tragedy of Dunblane drives us to pause, to stop and to be silent — a silence that is multifaceted. Deep anguish over the lives cut short. Deep sorrow for those suddenly and cruelly thrust into bereavement. Deep anger at the man who perpetrated this crime. Deep penitence that this was what our society had come to.

My own mind turned at once to that account in the Gospel of Matthew immediately following that of Our Lord's Nativity — the Massacre of the Innocents by a violent and vicious Herod with its precedent in the slaughter of the first-born by Pharaoh, King of Egypt.

The Bible is no stranger to tragedy, to the wicked and evil ways of humanity, to that evil which snoulders within and which once indulged is able to unleash forces so uncontrollable that they become inhuman, even "demonic". The price of human freedom is ever the risk of wickedness and evil. Any murder is abhorrent, that of a child doubly so. A child is a symbol of hope, a fresh start, new possibilities, a life uncluttered by the failures and the wounds

And a child by definition is vulnerable, dependent, has to trust. Infanticide, the ultimate human abuse of that vulnerability, shocks us to the core. The Massacre of the Innocents poses deep and searching questions which defy any glib answer, which almost defy any response at all. They challenge faith to the roots: faith in God, faith in each other.

faith in ourselves, faith in humanity.

How can you still believe in a loving and caring God if He allows such things to happen? Theologians down the ages have wrestled with such basic and fundamental questions, which lie at the very heart of our existence — the mystery of life and death, of good and evil, of tragedy and triumph.

Such evil as this exposes sharply the limitations of our self-understanding; it punctures the pride of our arrogant assurance and lays bare the raw frustration and helplessness which we experience.

Is there nothing at all that can be said, no word spoken, so that we are left in a vacuum of desolation and hopelessness?

The Christian faith speaks of God's Word spoken to us in Jesus Christ — the Word made flesh. It is, I believe, this enfleshed Word who Himself experiences the heartbreak and the dereliction and the agony in Gethsemane, echoed on the Cross as He helplessly cries out "My God, My God, why hast thou forsaken me?" to which apparently there is no response, no answer, only silence.

The Innocent is crucified, led as a lamb to the slaughter, done to death, and there is no rational explanation, only the fact that God so loves the world. It is only the mystery of the suffering and death of Jesus Christ, in the stark symbol of the Cross, that addresses the contradiction of the presence of

evil in a world created and sustained by a living and loving God. God, who has seemed so distant, even absent, is actually Himself bearing the pain, within our grief and our sorrow.

More than that, even in this tragedy, He speaks to us of life through death, of the final victory over wickedness and evil, already accomplished in Jesus Christ, a sure sign of hope in a dark and troubled world.

Dr David Hope is the Archbishop of York

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Legal firm's partner could be struck off after rugby tackle prosecution

Solicitor convicted of assaulting rich client's wife

By MICHAEL HORSNELL

A SOLICITOR who rugby-tackled the wife of a wealthy client and pinned her to his office floor was convicted of assault and false imprisonment yesterday after a private prosecution brought by his victim.

Allen Chubb, a senior partner at his practice in Belgravia, London, slumped to his seat in the dock before being ordered to pay her £1,000 in compensation at Inner London Crown Court. His victim, Laura Harold said that she was delighted with the 10-2 majority verdict.

As her family gathered for a celebration at Annabel's nightclub in London, Mrs Harold, 32, was heading for Heathrow in a chauffeur-driven Bentley to catch a flight to Rome, where she has a pre-arranged group audience with the Pope. She left before the jury returned but her husband told her the result in a telephone call.

She was attacked in an interview room at the offices of Child & Child after a dispute over the title deeds to the £1 million house in Chester Square, Belgravia, where she lives with her husband, the property developer and industrialist Michael Harold.

Mrs Harold, a Roman Catholic who spent much of the five-day hearing holding her rosary beads, said afterwards: "I took this case because I wanted people in a similar position to be protected by the law of this country. I have no feeling of vengeance



Chubb: ordered to pay £1,000 compensation

towards Mr Chubb and that is not the reason I have gone through this ordeal of a private prosecution."

Her husband, 43, who owns Harold Supplies plc, which has a £4 million turnover, emphasised that although it was she who had decided to proceed with the prosecution he was pleased that she had won.

Last night the Law Society's solicitors' complaints bureau indicated that Mr Chubb's career could be severely damaged by the verdict. A spokesman said: "The papers in the case will be referred to our conduct committee and it is for them to decide whether the solicitor needs to be referred for disciplinary proceedings." Mr Chubb, 52, of Barnes,

southwest London, is a former special constable of ten years' standing. He could be reprimanded, suspended or even struck off.

He threw Mrs Harold, who is 5ft 2in and weighs 74 stone, out of his office and down a flight of three steps on April 28 last year after she refused to leave when he declined to hand over the title deeds of the couple's unmortgaged house. He is 6ft 5in.

His action followed a dispute between Child & Child and Mr Harold over the payment of a £3,500 bill for conveyancing work which Mr Harold alleges was negligent.

When she returned a moment later to retrieve her fur coat, which had fallen off in the fracas, he rugby-tackled her to the ground and pinned her down for five minutes, having called the police.

The Crown Prosecution Service, which had declined to prosecute, said it had decided that there was "insufficient evidence for a realistic prospect of conviction based on the documents available to the reviewing lawyers at that time".

Judge Roderick Adams told Chubb: "I recognise these convictions might have serious repercussions on your professional life. The jury have found by their verdict that you used too much force in removing Mrs Harold and by their verdict that you improperly restrained her when you had no right to do so."

The judge ordered Mr Chubb to pay £500 on each



Laura Harold: said vengeance played no part in her decision to pursue the case

count in compensation to Mrs Harold and £1,000 towards the cost of the prosecution. The costs had been estimated at more than £40,000 each for both Mrs Harold and Mr Chubb. He will have to pay his own costs.

Mr Chubb has practised as a partner for Child & Child since 1974. The firm advertises itself as a "comprehensive and friendly legal service". During his time as a special constable he became a divisional officer — equivalent to the rank of inspector in the force, and made more than 50

arrests. He received several commendations, including one from Scotland Yard. In 1985 he set up the Belgravia village neighbourhood watch scheme with the slogan "We don't act as vigilantes and don't attempt to grab suspects".

Tories break record for long service

FOUR ministers entered the record books yesterday by serving for the longest continuous period this century — 16 years and 315 days.

Kenneth Clarke, Chancellor, Malcolm Rifkind, Foreign Secretary, Sir Patrick Mayhew, Northern Ireland Secretary, and Baroness Chalker, Overseas Aid Minister were all appointed by Margaret Thatcher in May 1979 and have held a number of senior posts since then. The four beat the previous record held by Lloyd-George.

Other ministers have served for longer in total but with periods out of office. Churchill was a minister for more than 29 years spread over 55 years as an MP.

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Labour sets out pension savings plan for everyone

By Philip Webster, Political Editor

PROPOSALS to allow everyone to save for a substantial second pension in addition to the existing state scheme are shortly to be unveiled by Labour. The scheme is intended to reduce the cost of providing for the growing population of pensioners.

Chris Smith, the Shadow Social Security Secretary, is close to finalising his plan, which would enable individuals to build up their own savings within a range of funds run by various organisations, including existing private pension providers. It would allow people to put the 4.8 per cent of National Insurance contributions they are already required to make to a second pension into the new scheme and top it up with voluntary payments.

The heavy private involvement in running the scheme and its collective strength would give it an independence which Serps, the state earnings related pension scheme, has lacked, the leadership believes. It would drive down administrative costs to such a level that the scheme would easily compete with personal pension plans. Labour believes it could also prove a viable alternative to occupational schemes.

The plan — containing elements similar to schemes already in place in Finland, Chile and Australia — will be the centrepiece of Labour's strategy to combat the burgeoning cost of retirement, as a diminishing workforce

struggles to support increasing numbers of pensioners. Under the scheme insurance companies, employers, friendly societies and other groups would be able to apply to run "cross-industry" plans similar to those in Australia.

One idea Mr Smith intends to adopt is the Singapore practice of keeping investors regularly informed about the state of their holding, what it is earning at present and its projected value at retirement. It is anticipated that the existing Serps scheme will be allowed to run alongside the new one so that current investors do not feel they have wasted their contributions.

Mr Smith is expected to begin outlining his plans in a series of speeches, the first on March 26. Over the next three months he will be presenting five papers on reform of the welfare state to Labour's national policy forum.

Labour leaders are sure they can produce a better return than personal pensions, which the Government encouraged people to choose in the 1980s. Mr Smith believes that his second-tier scheme can help individuals by allowing them to have their own savings in collective funds, keeping costs low.

Some personal pension schemes have administrative costs as high as 25 per cent; overseas plans similar to the plan Labour has in mind have costs as low as 1 or 2 per cent.

Pensions guide, page 33



Shipping lane: *Gipsy Moth IV*, Sir Francis Chichester's round-the-world yacht, returning by low-loader at Greenwich, southeast London, yesterday after a refit at Gosport, Hampshire. Damage caused by acid rain and tourist visits took nine months to repair and cost £30,000

Daffodil prices shoot up as big freeze delays flowering

By Michael Hornsby and Oliver August

DAFFODILS have more than doubled in price in the run-up to Mothering Sunday because of a shortage caused by cold weather and strong foreign demand.

Last month daffodil growers opposed suggestions that Mother's Day be moved to May, in line with other European countries. They feared their business would suffer because May is too late for daffodils.

They were selling for up to £2.50 for a bunch of ten yesterday, compared with

about £1 at this time last year, and in Southampton there has been a spate of daffodil thefts from municipal parks.

In East Anglia, which grows about two thirds of the national daffodil crop, there are almost no pickers in the fields because freezing temperatures have delayed flowering. The Cornish crop, which supplies the early market, is nearly exhausted. Ed Bowman, general manager of the wholesalers Lingarden of Spalding, Lincolnshire, said: "Basically, there will not

be enough daffodils to go round this weekend."

Britain grows 10,000 acres of daffodils, more than the rest of the world put together. When the crop falls short, here, the prices paid by foreign buyers rise sharply, diverting supplies abroad.

But daffodils are by no means the most popular gift. Angela Henderson, of Interflora, said: "Chrysanthemums, carnations and roses, particularly in pink, easily top the list, followed by freesias because of their strong scent."

£90,000 award for teacher hit in classroom

By John O'Leary, Education Editor

TWO primary school teachers have each won damages approaching £100,000 for injuries suffered in attacks that highlight the growing concern over classroom violence.

In the first case, to be detailed next week, a Coventry teacher who was assaulted by a boy aged nine accepted an out-of-court settlement of £82,500 from her education authority. The other award was £97,000 to a teacher in Hereford and Worcester handled by a parent.

The payments mark a new phase in the teaching unions' campaign to ensure their members' safety. The number of classroom assaults has risen rapidly in recent years and the issue will feature strongly at next month's conferences.

The Criminal Injuries Compensation Board sanctioned the £97,457 payment to a man aged 35 who has not worked since he was attacked in 1990. The teacher, who wants to remain anonymous, was pinned against a plate-glass window in front of his class by the parent of a boy who had consistently failed to wear a uniform.

The National Union of Teachers, which took up the case, said the parent shouted abuse and threatened further violence after his son had been warned that the tracksuit he

wore to school each day was smelly. Although the police took no action, his case was referred to the compensation board when he was unable to return to work.

The teacher, whose wife is expecting a baby, has been under constant medication, suffering paranoia and psychotic episodes. His award is thought to be the biggest made for an attack on a teacher.

The other case, settled in January, involved an incident seven years ago at Frederick Bird School, Coventry. Hazel Spence-Young was injured when she tried to persuade a boy with a history of behavioural problems to return to class after he refused to take part in a lesson. After shouting abuse at Mrs Spence-Young, he hit her under the chin. She still has difficulty moving her neck.

The National Association of Schoolmasters and Union of Women Teachers, which is to give details of the case on Tuesday, took action against the education authority because the assault was below the age of criminal responsibility, Cathy Goodwin, Coventry's Chief Education Officer, said that the authority was not admitting responsibility, but a protracted court case would not have benefited either party.

NEWS IN BRIEF

P&O ferry captain 'took his own life'

The captain lost overboard from the *Europæan Tideway* between Rotterdam and Felixstowe on Thursday is believed to have killed himself. P&O European Ferries said the loss of Captain John Carroll, 51, "appeared to be a personal tragedy".

He joined P&O 25 years ago and became a captain in 1991. He was married with adult children and lived at Bury St Edmunds, Suffolk.

Police fiver

Hampstead police in north London are asking 200 businesses to pay £5 a year to give a beat officer a mobile phone and allow him to respond instantly to their calls for help. Glenda Jackson, the area's MP, fears the plan could lead to a two-tier service.

Wheels of fortune

Thieves jacked up 54 oxcarts in the compound of a Ford dealer at Worksop, Nottinghamshire, stole wheels worth £25,000 and left the vehicles propped on bricks. A spokesman said: "The culprits did us the courtesy of putting the wheel-locking nuts back on."

Just the ticket

Job seekers in the South Wales valleys are being offered half-price rail tickets to Cardiff in a scheme run by Cardiff Railway Company and the Employment Service. The aim is to help them to find work in the expanding Cardiff Bay development area.

Taxi death crash

A passenger died in hospital after being pulled from a taxi that had careered off the road and crashed into the River Stort. Carol Watkinson, 23, of Sawbridgeworth, Hertfordshire, was trapped in the overturned, submerged car for 40 minutes.

Beach clean-up

A clean-up of beaches along a 25-mile stretch of the Irish coast began after oil came ashore at Co. Wexford, thought to be from the *Sea Empress* wreck off the Welsh coast last month. The local authority said there was no immediate danger to wildlife.

Radio silence

Amateur disc jockeys at Crawley Hospital, West Sussex, have been broadcasting oware that patients could not hear them because discarded equipment had blocked out the signal. The radio station is now moving to a van with oew equipment.



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Multimillionaire twins launch challenge to feudal rule over their tiny Channel property

Seigneur of Sark resists brothers' independence bid

By EMMA WILKINS

THE Seigneur of Sark is to contest an attempt by the multimillionaire Barclay twins to declare independence for the tiny Channel island of Brecqhou.

The reclusive brothers, who bought the island on a perpetual lease for £2.3 million three years ago, will ask the Royal Court of Guernsey to determine the constitutional position of Brecqhou next week. If the court rules in their favour, they could claim back a £177,000 sale tax paid to the Seigneur.

The island, 1,000 yards long, has been part of the fiefdom of Sark since 1565, when Elizabeth I allowed its colonisation to stop pirates using it as a haven. It is separated from Sark by a channel 100 yards wide. David and Frederick Barclay, owners of *The Scotsman* and *The European*, have installed an independent water and electricity supply on Brecqhou, where they are building a £25 million Gothic mansion.

Michael Beaumont, the Seigneur, was served with a writ of summons at the harbour-side as he boarded a boat to Guernsey for a funeral this week. "The Barclay brothers are claiming that Brecqhou is constitutionally separate from Sark and they are filing their case at the court next week," Mr Beaumont said.

"I hold the island for the Crown and up till now no one has questioned that Brecqhou is part of the fief of Sark. We will defend that position," Mr Beaumont inherited his title from his grandmother, the Dame of Sark, who survived the Nazi occupation during the Second World War and who died in 1974. "The relationship



between Sark and Brecqhou has lasted perfectly well for more than 400 years and it seems very silly to challenge it now," Mr Beaumont said.

When the 61-year-old brothers bought the island they paid a feudal property tax to Mr Beaumont, which they are claiming should be repaid. The *treizieme* tax, paid to the Seigneur when a property within the fiefdom is sold, is a thirteenth of the price. "Their primary case is the constitutional position, but if they prove that Brecqhou is separate from Sark, then that money might have to be repaid," Mr Beaumont said.

The fiefdom of Sark is owned by the Crown but let on a perpetual tenancy to the Seigneur, whose duties include maintaining 40 strong men with muskets to defend the territory. Historical documents show that Brecqhou was once separate from Sark. Papers from 1160 include the island within a Jersey fiefdom.

Jennifer Cochrane, one of 12 deputies to Sark's Parliament, the Chief Pleas, said that Sark's 550 islanders were furious about the brothers' legal challenge. "They want to build their own little fiefdom on Brecqhou and be completely separate from everyone else," she said. The Barclay brothers are represented by Strappini Havard and Co, a firm of Guernsey solicitors. A spokes-

man declined to comment yesterday.

Sark's ultimate court of appeal is the judicial committee of the Privy Council, according to the Home Office. "We are aware that an action is being brought in relation to reclaiming the *treizieme* tax and seeking a declaration on the constitutional position of Brecqhou," a Home Office spokeswoman said.

The Barclays were born in London of Scottish parents and left school to train as estate agents. In the 1960s one of their early business ventures was to buy boarding houses in Bayswater and turn them into hotels.

Their present fortune is largely derived from property deals involving buying and selling hotels, including the Howard Hotel on the Thames Embankment and the Ritz in Piccadilly.



Brecqhou, which is 1,000 yards long, has been in the fiefdom of Sark since 1565. Elizabeth I allowed it to be colonised to stop pirates hiding there. Separated from Sark by 100 yards of water, it once belonged to Jersey

THE SUNDAY TIMES The last Old Devil

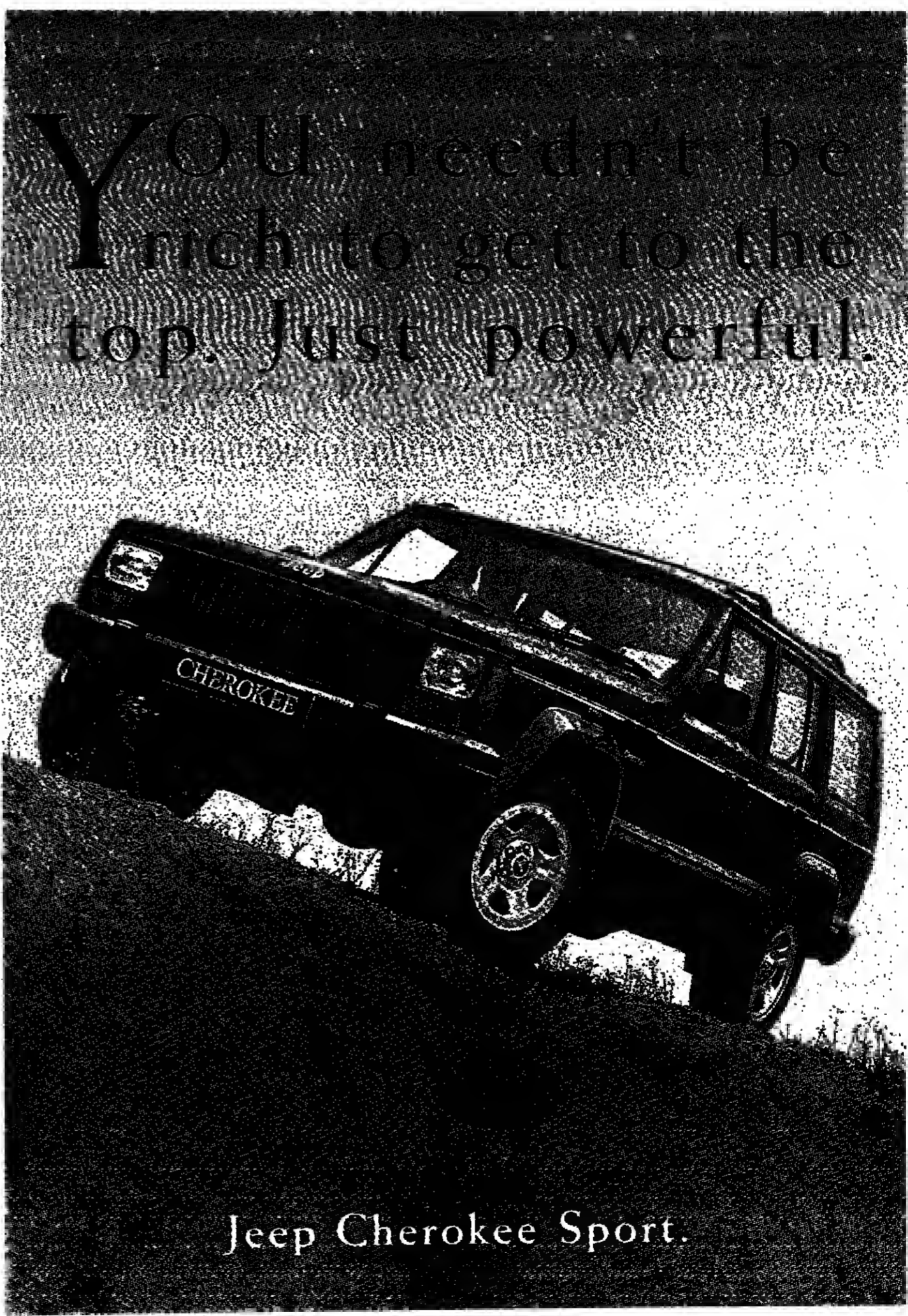


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THE SUNDAY TIMES TOMORROW



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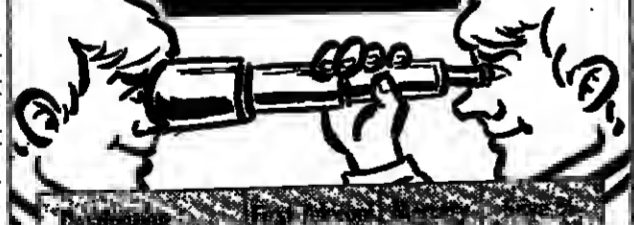
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Elizabeth allocated Brecqhou to the Seigneur of Sark, a title that passed to Michael Beaumont

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Consumers deluged with 'dishonest' environment claims

BY NICK NUTTALL, ENVIRONMENT CORRESPONDENT

MANUFACTURERS are cashing in on the public's environmental concerns with "misleading, meaningless and downright dishonest" claims about many household goods. Consumer groups are worried that the practice is making shoppers more cynical about green causes and less inclined to seek out environment-friendly products.

A report by the National Consumer Council, commissioned by the Environment and Trade and Industry departments, says that the law fails to tackle the problem. David Hatch, the council's chairman, said yesterday that the research underscored the need for curbs on the use of green logos and legends that are little more than marketing jargon and hype.

"If the Government is to meet its environmental policy goals it will need to win the confidence and co-operation of consumers who can transform the market by buying green,"

he said. "If we continue to be bombarded with contradictory and misleading claims, shoppers cannot be blamed for deciding all products are as harmful as each other."

The report lists scores of product claims, described as "woolly, unverifiable, open to multiple interpretations, confusing or of no real benefit". Fridges and aerosol products now carry claims such as "CFC-free" but Britain is a signatory to the Montreal Protocol and CFCs, which damage the earth's protective ozone layer, have already been banned from all consumer products. "To claim green credentials as a result of not using a banned product is arguably misleading," the report says.

Some packaging, such as that for Palmolive shaving foams and some Marks & Spencer St Michael goods, carries a green dot. Although some consumers believe it denotes environment-friendly

packaging, it simply means that the manufacturer has paid a fee into a German or French reclamation scheme and is irrelevant in Britain.

Cleaning products including Daz, Bold and Biological Persil are described as "biodegradable" but the report says: "All UK detergents exceed European Union standards on biodegradability."

The claim that washing powders "contain no phosphates" is also criticised as the alternative chemicals present their own environmental hazards. Meaningless claims are made about paints, including those from Dulux, Crown and Berger, which are described as lead-free. Lead has not been added to household paints since the 1970s.

The council is recommending changes in the Fair Trading Act 1973 to provide a binding code of practice. A separate Act is being proposed, requiring all green claims to be substantiated.

London's first black policeman honoured

LONDON'S first black policeman received the Queen's Police Medal from the Prince of Wales at Buckingham Palace yesterday.

Detective Sergeant Norwell Roberts, 50, who has served with the Metropolitan Police since 1967, said: "The Prince told me, 'We need more people like you'. He is right, because we do need more black policemen to make the police more representative."

He said it took years to be accepted by his colleagues. "I had something I wanted to prove to myself. I am still proving it, but I think I have earned people's respect."

He plans to retire next year and write a book. "It will be humorous, but there will be straight talking."

Dame Stella Rimington, recently made a Dame Commander of the Order of the Bath, received her insignia at the same investiture. She is the first head of the Security Service to have her career publicly honoured.



Sergeant Roberts, who came to Britain in 1955 aged nine, displays the Queen's Police Medal

Carey praises biblical values in fight against forces of greed

BY RUTH GLEDHILL, RELIGION CORRESPONDENT

THE Christian values that underpin society are threatened by the forces of cynicism, apathy and greed, the Archbishop of Canterbury, Dr George Carey, said yesterday.

Dr Carey, calling for a return to basic Christian moral values, said the Church should not be coy about "setting forward the Ten Commandments as guidelines for families and individuals to live by."

In the last of three addresses during a visit to the Bradford diocese, Dr Carey said the Commandments "reflect God's standards for humanity, not merely for the Church".

Dr Carey, addressing the clergy of the diocese, said keeping to a strict moral code was not sufficient: a relationship with God had to be developed as well. "We get it wrong when we set ourselves above others, or if we are too busy being religious to love our neighbours as God has commanded," he said, calling on churches to open their buildings to communal and social as well as spiritual activities.

But the Archbishop gave warning against trying to do much. "The needs around us are so vast that we could involve ourselves and our congregations in a spiral of guilt and helplessness," he said. "We see so many

needs and perceive the poverty of our response. Do fewer things better is the rule of excellence."

Dr Carey said the Church should challenge the values of the world, and that many churches had given up on Sunday schools and the instruction of young teenagers.

Earlier, during his three-day visit to the diocese, Dr Carey said that religion remained important to society, and he criticised the trend "to banish God and religion to a purely private domain". If morality was a matter of individual opinion, "the views of traditional sources of authority become irrelevant and people no longer recognise objective or absolute standards of right or wrong", the Archbishop said.

Speaking in Bradford Cathedral, Dr Carey said: "A better society requires public as well as private morality. We do not switch the light of the Gospel, and morality, on and off like an electric light bulb as we move in and out of private and public spheres of our lives."

Dr Carey said the operation of the market "degenerates into cheating and gangsterism" if it is not subordinate to moral values such as trust and honesty.

At Your Service, Weekend, page 3



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THE TIMES

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سكنة الأما

Kohl's heir fuels single currency pessimism

By George Brock, European Editor

THE START of the European Union's single currency may have to be delayed beyond 1999, according to Helmut Kohl's political heir-apparent in one of the most pessimistic assessments yet to appear from the German Government's upper echelon.

Wolfgang Schäuble, parliamentary leader of Herr Kohl's Christian Democratic party, aired his doubts about whether monetary union could start on schedule to the author of a biography due to be published yesterday. "It could be — and I think that this is not entirely improbable — that the currency union cannot start in 1999," he is reported to have said.

Senior German politicians, up to and including Herr Kohl, have dropped hints previously that the start date would have to be put back from the planned January 1999. But Herr Schäuble, who is extremely close to the Chancellor, has not expressed his doubts so clearly before.

Although the Maastricht treaty allows rules to be bent, EU governments are supposed to reduce public debt to austere low levels by the end of next year. Germany's public deficit is predicted to reach 3.5 per cent of gross domestic product this year, well above the 3 per cent target. France

also seems likely to overshoot the limit this year and next.

German politicians have regularly given warnings that adhering to the single currency qualifying rules is more important than sticking to the letter of the timetable. At the moment only Luxembourg meets all the criteria laid down in the EU treaty.

Both France and Germany face problems in cutting public spending because their economies are slowing down and unemployment is rising. But a Bank of France survey yesterday reported businesses as forecasting that economic activity would pick up later in the year.

A concerted French and German move to postpone the start of the single currency is unlikely before the end of this year. Meanwhile, EU governments will debate whether any single currency zone should be linked to the rest of the Union by a new exchange rate mechanism. British ministers have gently poured cold water on the idea but proposals are being developed by Commission officials in Brussels.

Sir Leon Brittan, the Trade Commissioner, this week cut across Brussels' previous policy, telling a London conference that fears of sharp devaluations by countries outside a monetary union were "greatly exaggerated". He said there was no need for a new exchange rate regime, adding: "It is far from clear that this would be either appropriate or helpful."

EU finance ministers will discuss this thorny subject in the middle of next month but no decisions are likely to be taken before the EU's summer summit in Florence in late June.

The Germans are also keeping up pressure for a "stability pact" — a scheme proposing punitive fines for governments inside a monetary union which run excessive deficits.



Schäuble: aired doubts in new biography

Leading article, page 21

Kiss on the neck may be quite incidental

From Richard Owen in Rome

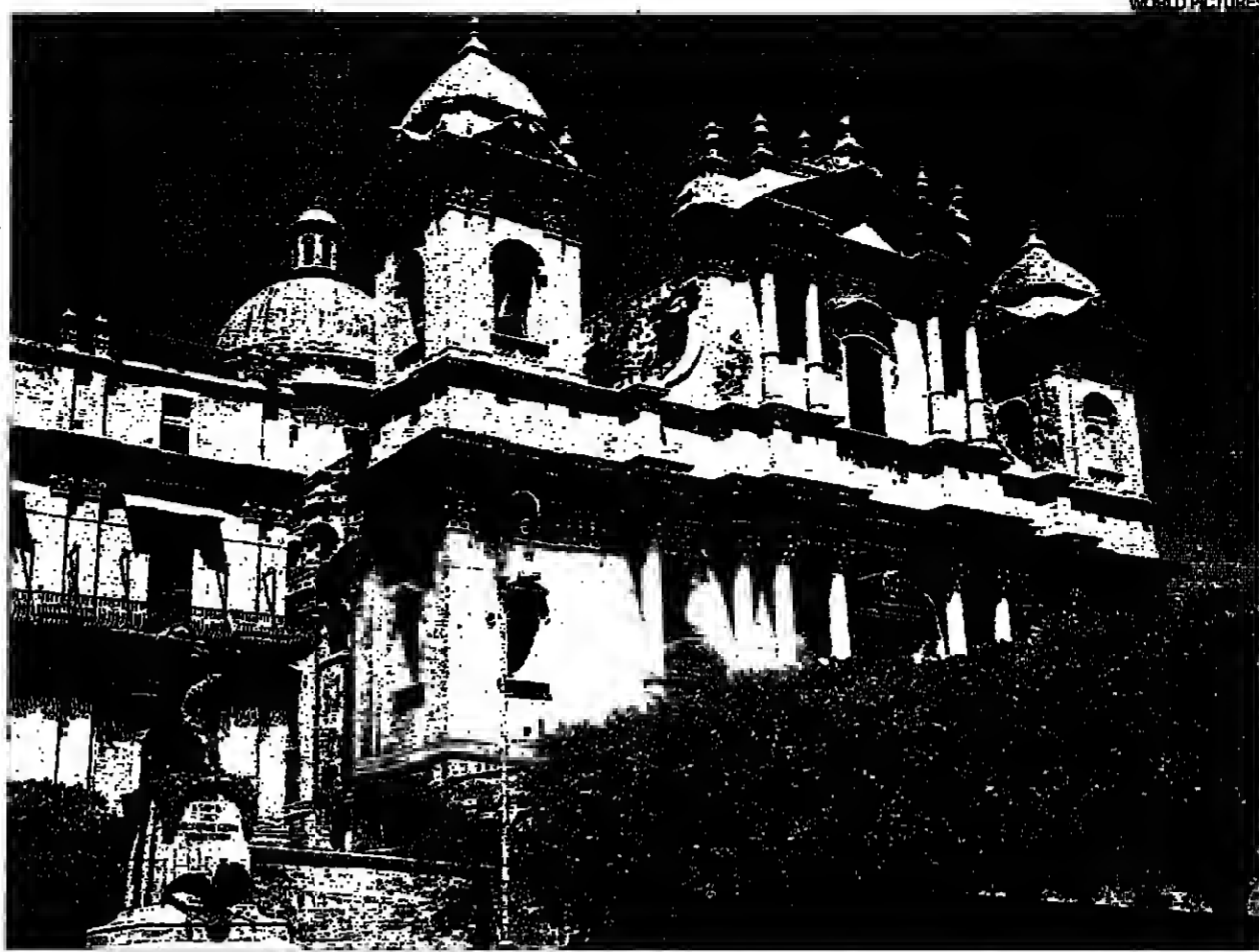
THE ITALIAN Supreme Court yesterday overturned a Sardinian man's prison sentence for sexual harassment, declaring that kissing a female office colleague in public on the neck was not a criminal offence. "There are lustful kisses and non-lustful kisses," the judges said. "This one was non-lustful."

The man, named only as G.D., was accused of kissing his colleague "without her consent". A Cagliari court jailed him for 16 months but, on appeal, the Milan judges ruled — somewhat controversially in the view of many male and female Italians — that the neck was "not an erogenous zone".

Cases of sexual harassment are comparatively rare in Italy, where unthinking male chauvinism goes largely unchallenged and the media are saturated with titillating images of scantily clad women. But the growing feminist movement has begun to alter attitudes, and laws have been passed to toughen sentences for violence against women.

The Milan judges concluded that a distinction should be drawn in law between "lustful kisses on the lips, in a clear display of desire and intoxication", and "normal kisses, such as those on the neck or cheek".

"Normal" kisses were permissible, the ruling said, and should not be included under "crimes of libidinous violence" in Italian law.



Noto Cathedral before the collapse. Art critics say the disaster is symptomatic of the neglect of Italy's heritage

Italian anger as cathedral dome falls

By Richard Owen

ART critics called yesterday for an emergency campaign to save Italy's treasures after the collapse of Noto Cathedral in Sicily, a jewel of baroque architecture.

Antonio Paolucci, the Culture Minister, arrived in Noto yesterday to inspect the damage caused by the collapse of the dome into the interior of the cathedral, which was completed in 1770. The great twin towers and the facade are intact, but the rest gapes open to the sky.

The Bishop of Noto, Mgr Salvatore Nicolosi, said he had watched with horror from his balcony as the great dome caved in, "crumbling like a biscuit" and sending a pillar of white dust into the air. "I thought at first that it was another earthquake," he said.

The cathedral, like Noto's other 18th-century buildings, was erected after the Sicilian earthquake of 1693 by the baroque architect Rosario Gagliardi. Noto is one of the most visited sites on the island, and was used by Michelangelo Antonioni as a backdrop for his film *L'Avventura*. But the cathedral has been shored up with scaffolding in recent

years, a lack of funds hampering restoration. Art critics said the Noto disaster was symptomatic of the neglect of Italy's heritage. At the end of January, another baroque gem, La Fenice opera house in Venice, went up in flames and local officials stand accused of ignoring the fire risk. Last month, Signor Paolucci disclosed that Italy was losing 30,000 art objects a year to thieves because it lacked the staff and resources to protect them.

Less than 0.5 per cent of the national budget is spent on the preservation of historic treasures, even though they provide huge tourist revenues.

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French 'gang boss' plays to gallery

From Ben Macintyre in Paris

FRANCIS "The Belgian" Vanverbergh, an alleged kingpin of the French underworld, swaggered into a Marseille court this week to proclaim his innocence on drug smuggling charges.

Known to the French police as "the last Godfather of Marseille", the Belgian is a figure straight out of central casting: his record is horrific but his jaw is firm, his suit impeccably tailored and his hair neatly combed. For three

decades, he has been in and out of prison, fighting a running battle which came to a climax last year when the European Court of Human Rights ordered the French state to pay him £11,000 in damages after keeping him in prison without trial for more than four years.

The Belgian's victory was short-lived, however, and this week he was back in the dock, accused of smuggling 44lb of heroin into the US in 1985.

The trial has gripped France, providing a rare and vivid glimpse into the French criminal underworld. The Belgian, 50, has turned in a vintage performance as the reformed character from a poor background, brought down by lies and treachery.

"I am a delinquent," he announced simply, peering at the court through tortoiseshell spectacles. "I have lived a marginal life."

This was impressive under-

statement. Mr Vanverbergh is a product of the notoriously tough Belle-de-Mat neighbourhood of Marseille. His first conviction, for robbery, came at the age of 18. Allegations against him since have ranged from arms offences to gangland killings, drug smuggling and pimping; for 20 years he was listed among France's most wanted men.

If convicted, Mr Vanverbergh faces up to 40 years' imprisonment.



Vanverbergh: told court "I am a delinquent"

Kashmiris start talks with Delhi

Delhi: The Indian Government held direct talks with Kashmiri separatist leaders yesterday, the first since the insurgency began in 1989. The encounter, unthinkable even a year ago, was an indication of a growing hunger for peace in the Muslim-majority state (Christopher Thomas writes).

Nine militant leaders recently released from jail met S.B. Chavan, the Home Minister, for an hour in Delhi. They described the talks as good and purposeful, but their former organisations called them traitors.

Basketball star changes attitude

New York: Mahmoud Abdul-Rauf, a black Muslim basketball star suspended for refusing to stand for the national anthem, agreed to stand provided he can spend the time praying (James Bone writes).

"In Islam, if after making a decision you see that which is better, you do that," he said.

Mugabe's rival quits election

Harare: Only 14 hours before voting was to start, Bishop Abel Muzorewa, 71, leader of the Zimbabwean United Parties and the sole opponent to President Mugabe in the presidential election, announced his withdrawal.

Leading article, page 21

Poachers kill white rhino

Geneva: Poachers in Zaire have killed one of the 30 wild northern white rhinoceroses left in the world, the World Wide Fund for Nature said. The male animal was killed last month in the Garamba national park. (AFP)

Hear, hear

Paris: The French parliament voted to ban portable stereos producing more than 100 decibels after doctors said listening to loud music with earphones was damaging young people's hearing. (Reuters)

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DAY FOUR. Ditto.	

ABBOT ALE
FROM GREENE KING

Peking times next round of exercises to straddle island's elections and vows to reunify nation

China to launch new war games in Taiwan Strait

FROM JAMES PRINGLE IN PEKING

CHINA yesterday announced another round of military exercises in the Taiwan Strait. The ground, naval and air war games, which will straddle elections in Taiwan, are likely to reduce euphoria brought about by American assertions that Peking has no plans to invade.

Peking also announced the end of eight days of missile tests in the narrow strait dividing Taiwan from the mainland, but said the new war games would start on Monday and last until March 25, two days after Taiwan's first direct presidential elec-

tions. Meanwhile, live-fire exercises are continuing in the southern strait.

A commentary to be published today in China's leading newspapers says that "a prosperous China must be a unified China; a strong China must be a complete China."

Diplomats said that this seemed to indicate that Peking intended Taiwan should be part of China, by military conquest if necessary. Peking has never given up a commitment to reunite the country.

"The historical trend of reunification is irreversible," the editorial says. "We should

never allow one single inch of land to be split off our motherland's territory." In what appears to be a reference to America, the editorial also advises foreign "meddlers" not to interfere in China's internal affairs.

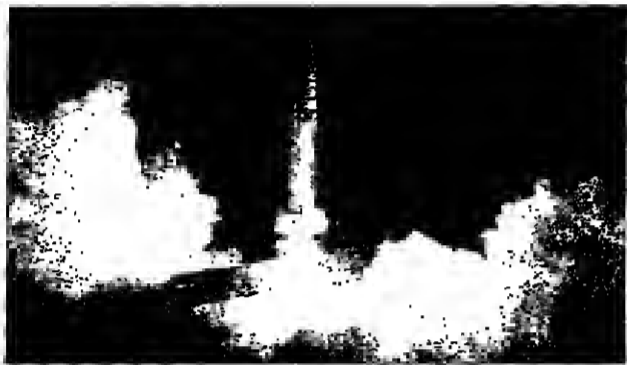
The US Defence Department said that it had received assurances from Peking that China did not intend to take any military action against Taiwan. Reports of these assurances led yesterday to a rise on Taipei's stock market and also in the value of the Taiwan dollar.

Envoys in Peking, while still of the opinion that China will not invade Taiwan in the short term, warned of the consequences of an accident as American battle groups gathered off eastern Taiwan.

The official news agency, Xinhua, reported last night that all four missiles involved in the tests this week, believed to be Scud-like M9 surface-to-surface rockets, had hit their designated targets. This demonstrated "the fine military and political quality of the second artillery force", Xinhua said.

Xinhua said the People's Liberation Army would conduct joint ground, naval and air exercises in and over a sea area formed by a line connected by four points. It gave coordinates that formed an uneven oblong in the northern sector of the strait. Analysts said this round of exercises seemed likely to edge a little closer to Taiwan.

"For the sake of safety, the Chinese Government requests the Governments of relevant countries and the authorities of relevant regions to notify ships and aircraft of their countries and regions not to enter the said sea area and air space during the period," Xinhua said.



An official photograph shows the launch of one of China's missiles from a land-based launcher

Taiwanese tour de force

Taipei: Enterprising Taiwanese tour companies are chartering cruise ships to take sightseers to watch one of the two American aircraft-carrier battle groups preparing to monitor Chinese military exercises off Taiwan, *China Times* reported yesterday.

Besieged by inquiries from people eager to get a glimpse of the *USS Nimitz* and its escorts, now on their way from the Gulf, the firms have organised cruises that they hope will intersect the force's

path. The charter prices range from about £1,200 to £3,000 for each group.

Several such groups have already been organised and will shortly set off to await the arrival of the nuclear-powered carrier, the newspaper reported. The *USS Independence* and its escorts are already about 100 miles east of Taiwan, but the *USS Nimitz* is expected to arrive in the area a few days before the island's presidential elections next Saturday. (AFP)



President Lee Teng-hui addresses a presidential election rally in Taipei yesterday

Diplomatic tone fails to sweeten the bitter reality

FROM JONATHAN MIRSKY IN TAIPEI

AS FEARS of war temporarily recede in Taiwan, the ultimate problem remains: the island and Peking are both Chinese and the roots of their conflict strike deep.

The news that Li Peng, the Chinese Prime Minister, and his generals have assured Washington that they have no immediate invasion plans is well known here and some of Taiwan's top officials are sending equally reassuring signals. Frederick Chien, the Foreign Minister, said yesterday that President Lee Teng-hui had no plans for further foreign trips. It was Mr Lee's visit to his American alma mater last year that triggered the present crisis.

Mr Chien also crowed that Peking had over-reached itself, little imagining that Taiwan would resist vigorously. Equally important, and influential in Peking, although Mr Chien did not say so, has been the American naval power near Taiwan which Washington has brandished but not wholly explained.

But when this crisis ends and President Lee is, in all likelihood, elected next week, Taiwan's essential independence will remain, as will its democracy, the two elements in the situation that Peking cannot and will not endure. The presidential election,

the first in Chinese history, highlights these elements and the crisis yet to come. When Chiang Kai-shek and his son Chiang Ching-kuo, who set in motion the move towards democracy, ruled Taiwan, Peking accepted silently that they had been appointed by political cronies who were refugees from the mainland. Both Chiangs also maintained the fiction that some day they would reassume power in China as a whole.

But with the advent of the native-born Lee Teng-hui, a man whose cultural origins are in many ways Japanese — he was educated largely in Japan, speaks Mandarin with a Japanese accent, and had a brother who was killed serving in the Japanese army — Peking faced a new situation.

No matter who is elected next week, it will be a national-style election. Neither is acceptable in Peking, where national leaders emerge from inner-party conclaves and the population finds out later. Furthermore, such an election could signal to some of China's restive provinces, such as Tibet and Muslim Xinjiang, that breaking away is possible. A noodle seller explained that simply yesterday: "Hah. Thirty-six small countries. Just like Russia."

Premier fumes over smoking in parliament

BY JAMES PRINGLE

CHINESE parliamentarians were rebuked by Li Peng, the Prime Minister, yesterday for smoking too much, and when one delegate to the annual session of parliament boasted about increased alcohol production he was told that Chinese should drink less alcohol and more fruit juice.

Smoke-filled backrooms at political gatherings in Europe and the United States may be a thing of the past, but

Peking's Great Hall of the People, where sessions of the National People's Congress are taking place, has been fuggy this week with tobacco smoke, despite no-smoking notices.

Informal gatherings of parliamentarians have been well-oiled with grain alcohol, as is the habit with business banquets across China where drinking duels are often staged. But when Mr Li walked into a conference room in the Great Hall yesterday and saw packets of ciga-

rettes for sale, he exploded. "Selling cigarettes here?" he thundered.

"I suggest we people's deputies set an example in observing the no-smoking ban in public places," he said. The deputies dutifully chorused "Good", according to Xinhua news agency.

Then when the mayor of a town in Shanung province proudly boasted that liquor-making has made "marked progress" there, the austere Mr Li stepped in again. He said that

too much of China's grain output was going into distilleries.

"Drinking fruit wines is helpful to our health, does not waste grain, and is good for social ethics," he said, as delegates again responded with applause.

With 350 million smokers, China does have a serious smoking problem, and an American medical journal said last year it was a "public health emergency" that could become a health disaster.

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Russian MPs vote in favour of reviving Soviet Union

FROM THOMAS DE WAAL IN MOSCOW

THE Communist-dominated Russian parliament laid on a spectacular piece of political theatre yesterday by ruling the agreement that ended the Soviet Union null and void.

Opposition deputies rose to their feet after overwhelmingly backing a resolution to overturn ratification of the Belovezhsk Agreement, signed by the leaders of Russia, Ukraine and Belarus in December 1991, which buried the Soviet Union and created the Commonwealth of Independent States. The vote was timed to coincide with the fifth anniversary of the March 1991 referendum, when most of the population voted in favour of maintaining the single state.

Yesterday's vote had more to do with pre-election skirmishing than constitutional reality. Gennadi Zyuganov, the Communist Party leader who is the main challenger to President Yeltsin in the June presidential elections, said it was the first step in a gradual recreation of the Soviet Union which would accelerate when he won the presidency.

But President Yeltsin immediately condemned the vote as pre-election manoeuvring that would inflame tensions in former Soviet republics. "Neither Ukraine nor any other of the former union republics will go back into the Soviet Union with a red flag, so why does the state Duma take decisions like this?" he asked.

In an interview with Russian television on Thursday, Mr Yeltsin said the disintegration of the Soviet Union had been unstoppable. He said his own plans for economic integration between the former republics were now speeding up. The Communist

resolution was "doing great damage to Russia", he said. "The Communists are saying this for the sake of politicking, for the sake of the elections, while because of the process of integration we are winning very serious political points."

Liberal deputies mocked the resolution as political fantasy. One of them, Sergei Yushenkov, said voting to reconstitute the Soviet Union was about as useful as voting to declare an end to winter. Several deputies pointed out that most of the Communists in the former Russian parliament had voted to ratify the Belovezhsk Agreement in December 1991. Pressed on this point, Mr Zyuganov said: "We have a good opportunity to correct our mistakes."

Several Communist deputies hinted darkly that this was only the beginning and that if they came to power, Mr Yeltsin and others who engineered the Belovezhsk Agreement would be brought to trial. "They will not be brought to account now," Anatoli Lukyanov, a former Speaker in the Soviet parliament said. "But time will pass and history will judge them."

Vladimir Zhirinovskiy, the ultra-nationalist, blamed the CIA for destroying the Soviet Union in concert with Mikhail Gorbachev. "Their manoeuvres began in 1965; they finished in 1991," he said.

The Duma's decision will probably provoke much more reaction in the newly independent states, such as Kazakhstan, which has a large and vocal Russian minority, than in Russia itself. President Shevardnadze of Georgia told *Moscow News* last week that any serious attempt to recreate a single state could lead to civil strife throughout the former Soviet Union.

Chechen overture: The Kremlin yesterday approved a new initiative to end the 15-month conflict in Chechnya, where fierce fighting between government troops and separatist rebels continued (Richard Beeson writes).

Speaking after a special meeting of his Security Council, President Yeltsin refused to give details of the plan, which he said he would release in a televised address to the nation later this month. But according to senior Kremlin officials, President Yeltsin is to propose a peace forum made up of the pro-Moscow Chechen government, traditional Chechen elders and moderate figures among the rebels.



Zyuganov: "the first step towards a single state"



Leading Seaman Bluey Cottingham repainting the bow of the Royal Yacht Britannia. The vessel is in Florida, where the Duke of Edinburgh is due to attend several Palm Beach charity functions

Dole mobilises wounds of war against Clinton

FROM TOM RHODES IN WASHINGTON

THE War Hospital at Banke Creek is long gone, but the building that once housed wounded veterans has become a symbolic and highly significant part of Bob Dole's campaign for the White House.

It was to Ward 10 of this former army medical hospital in Michigan that the young Mr Dole was admitted in 1945, his body ripped apart by a German shell in Italy. For almost three years he was confined to the room and was still swathed in a full body cast, unable to feed or clean himself, when he returned to his home in Russell, Kansas.

For the first time since his treatment after the Second World War, Mr Dole made a deliberate detour to Banke Creek this week to revisit the scene of his greatest suffering and return to a central theme of his campaign for 1996.

"It is about character," said Mr Dole, who now seems certain to win the Republican nomination. "It is about growing up in America. About knowing what made America great. About having made a little sacrifice for America. It certainly changed my life."

There was no direct comparison made between his record and President Clinton's avoidance of the draft in Vietnam, but the implication was clear.

"I don't talk about President Clinton," said the Kansas senator. "But I think voters should know who Bob Dole is. I don't think I have to hide the fact that I was a veteran."

Previously, Mr Dole has

made brief references to bouts of paralysis and depression inflicted by his wounds. He has lost a kidney, cannot use his right arm and has only partial movement in the left.

Mr Dole proposed to his aides that the hospital become a campaign stop in Michigan. The senator said he had visited the site once before but was unable to find the ward because the building had been converted into an office block in 1953. Blueprints this time provided the exact location of the room he had shared with seven other men, two of whom were destined also to become senators, the Democrats Daniel Inouye of Hawaii and the late Phil Hart of Michigan.

The Dole swing through Michigan and Ohio came as the tenor of the Republican campaign altered. No longer facing the challenge of Steve Forbes, the multimillionaire publisher, Mr Dole made only a cursory reference to Pat Buchanan, the conservative commentator who has said that he will stay in the race for the nomination.

The clear focus in the past week has been to project Mr Dole as the undisputed rival to Mr Clinton and to bring an end to damaging divisions in the Republican ranks.

The Dole camp hopes that highlighting both the suffering and experience of their candidate will counter inevitable criticism from the Clinton campaign that the senator is too old to assume the presidency.

Sponsors quit show that insulted Princess

FROM JAMES BONE IN NEW YORK

TWO firms have withdrawn as sponsors of a new American television show after the country's best known stand-up comic repeatedly insulted the Princess of Wales on air.

Dana Carvey, a goofy impersonator who made his name on *Saturday Night Live*, America's equivalent of *Monty Python*, treated viewers of the first episode of his new show to a "Top Ten List" of possible new titles for the Princess. Number three on the list was "Slut"; number two was also "Slut"; then he pro-

posed: "The Slut formerly known as Princess."

The Taco Bell restaurant chain had agreed to sponsor four episodes, with Pizza Hut and other PepsiCo subsidiaries backing the remaining five shows in the series. After the first episode was broadcast, however, Taco Bell pulled the plug. Pizza Hut followed suit.

"Dana Carvey is one of the funniest comedians," Amy Sherwood said for Taco Bell. "But we're in the business of selling tacos and burritos, not offending people."

Peres regains lead in polls

Jerusalem: Shimon Peres, Israel's embattled Prime Minister, received a crumb of political comfort yesterday when two respected opinion polls showed him regaining the lead over his right-wing rival in the election on May 29, Binyamin Netanyahu (Christopher Walker writes).

Mr Peres's rating declined sharply after recent Hamas bombings left 61 dead.

The polls which gave Mr Peres a three-point lead over Mr Netanyahu, the Likud leader, were cited by relieved members of Mr Peres's Labour party as evidence that the Jewish nation has not yet lost

all faith in the chances of maintaining some form of peace process.

The surveys were conducted to coincide with the anti-terror summit meeting in Egypt on Wednesday, when 28 countries rallied around Israel in its battle with Hamas suicide bombers.

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All legal, financial and practical aspects are fully explained. From first viewing and getting an offer accepted, to exchanging contracts and completion: this book explains all the jargon and is packed with valuable advice that could

save you time, trouble - and money! It looks at:

- expenses - what to expect and how to keep them to a minimum
- getting the most from your estate agent and/or solicitor
- arranging your mortgage
- insurance, valuations and surveys
- buying repossessed property
- and much more besides!

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(Please note that this book does not cover property transfer in Northern Ireland, or the purchase of flats.)

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Peter Barings

SE con on tra

By PATRICK

THE STOCK EXCHANGE published details of a proposed new system for trading shares, forcing a choice on the City's top decision-makers.

But while the Exchange refused to give in to demands of some of the most influential traders, who had wanted electronic order-matching to be universal, it has also rejected Michael Lawrence's chief executive's screen approach and new systems to run side by side.

In a progressive move approved by the Exchange on Thursday, the Exchange expected in way that wake of its consultation process, it has decided to the current quote-matching system with an order-matching system for all shares.

However, to retain it in the market, unassisted

BUSINESS TODAY

STOCK MARKET INDEXES	
FTSE 100	3644.8
Year	4.0%
FTSE All share	1812.78
Nikkei	20190.85
New York	5568.73
Dow Jones	841.12
S&P Composite	

US RATE	
Federal Funds	5.75%
Long Bond	9.75%
Yield	6.75%

LONDON MONEY	
3-month Interbank	6.00%
Life long rate	10.00%
Rate (L&L)	10.00%

STERLING	
New York	1.5252
London	1.5255
DM	2.2890
FF	7.7870
Sfr	1.812
Yen	161.43
E index	82.4

DOLLAR	
London	1.4747
DM	5.0528
FF	1.882
Sfr	108.86
Yen	98.7
E index	104.1

OTHER MARKETS	
Tokyo close	105.85
Brent 15-day oil	517.40
London close	538.45
denotes midday trading price	



MELVYN MARCKUS 26

Our City Editor focuses on Thorn EMI demerger

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WORKING WEEK 27

Working to make Littlewoods a market leader



SPORT 42-48

Bruno fighting for the right to be taken seriously

THE HIDDEN ASSETS OF SUN ALLIANCE Page 27

THE TIMES

BUSINESS EDITOR Lindsay Cook

SATURDAY MARCH 16 1996

Watchdog to discipline former Barings executives

Peter Baring agrees to quit



Peter Baring: assurances

By ROBERT MILLER A SENIOR City watchdog yesterday served notices of disciplinary proceedings against a number of former executives over their supervisory role in the £860 million collapse of Barings.

up to the crash, has agreed to a restricted role in the City. Mr Tuckey is the only one of the 12 under investigation since last July to be allowed to continue to work in the City during the inquiry.

The SFA is not expected to press ahead with disciplinary charges against all of the remaining ten under investigation. Geoffrey Barnett, former chief operating officer, is one of those who will not face any further proceedings.

At least three of the executives under investigation by the SFA are due to appear before the Commons Treasury Select Committee which has re-opened its own inquiry into the Barings collapse.

Those likely to be questioned closely by MPs are Mr Baring, Mr Tuckey and Mr Norris. The Bank of England will also be summoned to give evidence again.

SE to force compromise on electronic trading plan

By PATRICIA TEHAN, BANKING CORRESPONDENT

THE Stock Exchange will publish details next week of its proposed new trading system, forcing a compromise on the City's all-powerful market-makers.

By choosing this method of introducing electronic order-matching, the Exchange wants to ensure that it preserves the ability of institutions to do unusually large deals, while meeting demand from an increasingly diversified set of investors.



Black day: A worker covers the Fokker sign at its Amsterdam headquarters yesterday

Turbulent end for Fokker

By ERIC REGULY

THE collapse of Fokker, the world's largest maker of regional passenger jets, sent shockwaves through the British aerospace industry yesterday.

Fokker's bankruptcy eliminated more than 4,700 jobs on the Dutch company's main assembly lines at Amsterdam's Schiphol airport.

As late as yesterday morning, Samsung, the South Korean industrial group, said it was still interested in taking control of the Fokker. But it failed to produce a firm offer.

BUSINESS TODAY

Table with financial data including FT-SE 100, Dow Jones, and various market indices.

Simpson expected to join GEC

By SARAH CUNNINGHAM

GEORGE SIMPSON, chief executive of Lucas Industries, said yesterday he will not renew his contract with the company and he is now expected to be named as Lord Weinstock's successor as managing director of GEC.

announced its full-year results in early October. It had hoped that he would renew the contract for a further year.

relief for GEC, which has been trying to recruit him for months. Investors took yesterday's announcement calmly.

Mr Simpson will be expected to revitalise GEC, which analysts say has begun to show signs of stagnation after 34 years under Lord Weinstock.

Fixed rates withdrawn by societies

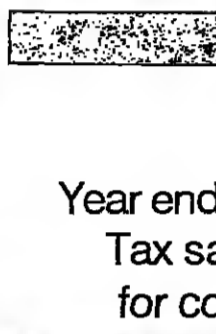
By CAROLINE MERRELL

MANY of the UK's biggest building societies are withdrawing their fixed-rate mortgages and replacing them with higher rates because of the turbulent bond markets.

WEEKEND MONEY



31 Anne Ashworth on the new powers for building societies



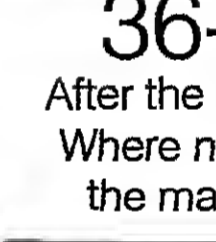
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WEEKEND MONEY GUIDE



Peps extra Best buy income and growth plans

Weekend Money, page 37

Wake up your lazy money! Advertisement for Allied Dunbar PEPs with a table comparing rates and contact information.

How Sir Colin put the spin into Thorn EMI



MELVYN MARCKUS

Slowly but surely (if only one could say this about more components of British industry) Thorn EMI is progressing towards its long-awaited metamorphosis into Thorn Plc and EMI Plc.

The wisdom of slow but sure progress is something that Thorn EMI's shareholders have good cause to reflect upon. In the space of a year, Thorn EMI's share price has soared from £10 to £16.24, at which price, the company is capitalised at some £7 billion. Nor, with demerger scheduled for the summer, is the party over.

It was last August that Kleinwort Benson stole a few headlines with a circular on Thorn EMI that, by way of contributing a little speculative pizzazz, was slow in coming forward.

The blurb read: "Recent corporate developments in the media and entertainment businesses and in rent-to-own in the US have required us to reconsider our valuation of a demerged Thorn EMI. We present here our central case for a value of £17 per share, 15% per cent above the current share price."

That said, an independent EMI "could act as the vehicle for corporate change." Just for good measure, KB pointed out that should a bid materialise, an "auction" would almost certainly ensue.

KB's analysts, warning to their theme of a short, independent life for EMI Plc, listed those parties perceived to be interested in an "acquisition or strategic alliance." These were Viacom, Dreamworks SKG, Seagram/MCA, Disney and Microsoft.

KB inevitably emphasised the "scarcity value" of EMI's copyrights. These embrace a back catalogue of more than 1 million songs, many never released. Even more have never been released on CD. With music enterprises tradition-

ally valued on a multiple of sales, KB pointed out that EMI paid 1.7x sales (£560 million) for Virgin in the spring of 1992. Polygram paid 2x sales for Island in 1989 and Motown in the spring of 1993, while MCA paid 2.6x sales for Geffen Records.

Multiply EMI's 1994-95 sales of £2.1 billion by 1.7 and one comes out with a valuation of £3.7 billion. Multiply 1995-96's estimated sales of £2.5 billion by 2.6 and one reaches a valuation of £6.5 billion. The middle range: a shade over £5 billion.

In the event, KB placed a "middle" value of £2 billion on Thorn's "rent-to-own" operations, embracing Rent-A-Center, Radio Rentals and Crazy George's, while £350 million was chalked up for HMV/Dillons (to be retained in EMI Plc). A total of £7.35 billion implied a share price of £17.10 and the shares subsequently touched £17.26.

What inevitably caught the eye were the "upper" valuations. EMI's £6.5 billion calculation sits

Southgate, Thorn EMI's chairman, that demerger is under way. Southgate, who joined Thorn EMI in 1983, has spent more than a decade patiently restructuring the company. Exit the likes of lighting, defence, security and the loss-making Rumbelows chain. Enter Rent-A-Center, acquired in the US in 1987, followed by what has proved to be a shrewd purchase of Virgin Music from the man who flies in balloons.

Far be it for the press to focus on anything as boring as a successful restructuring operation. What the scribes wanted to know was whether a takeover bid for EMI, complete with its EMI, Capitol, Parlophone, Virgin and Chrysalis labels, was on the way. Southgate, with an eye to his fiduciary duties, declared: "EMI isn't for sale. But if a megalomaniac came along and offered me top dollar, a foolish price, I'd tell our shareholders that they should take it."

Southgate also took the opportunity to reveal a 29 per cent rise in pre-tax profits to £420

million (£33 million) for the nine months to end-December last, on turnover up 13.4 per cent at £3.8 billion. EMI, benefiting from hit albums from The Beatles, Blur, Supergrass, Smashing Pumpkins and Garth Brooks, raised operating profits from £252.7 million to £310 million, on turnover up from £1.6 billion to £2.1 billion. Not bad for an enterprise which, just five years ago, was perceived as the dog of the music industry.

Indications are that the original demerger timetable, which coincides with the close period in relation to Thorn EMI's first-quarter results for 1996-97, will be delayed by a matter of weeks. The AGM/EGM is now expected in mid-August, with trading in EMI Plc and Thorn Plc due to start a matter of days later.

EMI Plc is clearly a potential bid target, though much of the speculation is mere hype. Southgate has made no secret of his belief that synergies between the film and music industries are highly debatable and has consistently

emphasised that bids from the likes of PolyGram, Time Warner and Sony would all encounter monopoly barriers.

Then again, Southgate will win few laurels if he orchestrates a demerger whereby an undervalued EMI is snapped up at the outset of independence. Thorn's rerating would appear to have stayed off this threat, so much so that the City is slowly but surely being educated as to the attractions of Thorn's rent-to-own operations, where the quality of earnings appear significantly higher than the image. Crazy George, which rents furniture and consumer products to low-income-growth operation and is clearly cashing in on the high proportion of the UK population with little or no access to credit.

Mercury Asset Management, (presumably just might appear) has raised its stake in Thorn-EMI to a shade over 11 per cent. Other shareholders should sit tight.

Cornhill ahead at £73.5m

By MARIANNE CURPHEY

CORNHILL Insurance yesterday expressed growing concern at the effects of fierce competition in the insurance market as it unveiled a 12 per cent increase in 1995 profits to £73.5 million, from £65.5 million in 1994.

The company, a subsidiary of Allianz, Europe's largest insurer, said the increase was achieved in spite of a 4 per cent fall in general business premium income to £602.8 million from £627.4 million.

Ray Trean, chief executive, said: "The industry enters 1996 with barely adequate rating levels and the virtuous cycle of good weather and lower claims frequency seemingly at an end. All the ingredients for the negative part of the profit cycle are in place."

Life insurance premiums fell 25 per cent to £37.4 million in "difficult market conditions." Part of that fall was due to the company not repeating a single premium bond issue which had achieved considerable sales in 1994.

However, investment and other income increased by 22 per cent to £86.2 million and its general business solvency ratio at the year end rose to 69.7 per cent.

Tietmeyer call for Britain to re-enter EMS

By ALASDAIR MURRAY

HANS TIETMEYER, President of the Bundesbank, yesterday urged Britain to participate in a revived European monetary system, even if it chooses to opt out of the single currency.

Dr Tietmeyer, who was addressing a conference in Dublin, said: "If the United Kingdom stays out I hope we can find an arrangement where the likelihood of exchange rate deterioration is avoided."

Other European Union member countries have expressed concern in recent months that countries which remain outside monetary union will make competitive devaluations of their currencies, thereby poisoning trade relations.

Dr Tietmeyer's comments are likely to prompt embarrassment in the Government, which has remained cool towards the idea of rejoining a European monetary system since Britain's humiliating exit from the European exchange-rate mechanism (ERM) in 1992.

But Dr Tietmeyer insisted that a revived European monetary system, with the single currency as an anchor, could regulate foreign exchange re-

lations for EU member currencies outside the euro. He said: "The arrangement for pegging these countries could take the form of a modified European Monetary System or EMS II."

Dr Tietmeyer added that the new system should allow wide fluctuation margins to discourage speculation and, in special cases, floating exchange rates should be allowed without actually abandoning the exchange-rate criteria.

A regular review of exchange rates by the Council of the European Central Bank would prevent a recurrence of the problems that broke the exchange-rate mechanism by allowing the adjustment of unrealistic exchange rates.

The president of the Bundesbank also took a firm line on meeting the Maastricht convergence criteria, saying that dilution of the criteria could prove fatal to monetary union.

He lent renewed support to the tough post-monetary union stability pact outlined by Theo Waigel, the German Foreign Minister, which includes heavy fines for EMU participants who relax fiscal policies.



Anthony Hill, centre, is congratulated by Stephen Hazel-Smith, left, and Richard Stone

Pub group toasts success

By MARTIN BARROW

SURREY FREE INNS, the operator of public houses in southern England, won the inaugural best new entrant to AIM award in the 1995 Coopers & Lybrand PLC Awards, which are held in association with The Times.

Anthony Hill, managing director of Surrey Free Inns, was presented with the award

by Stephen Hazel-Smith, of Rutherford Asset Management, the award's sponsor, and Richard Stone, the deputy chairman of Coopers & Lybrand UK.

Surrey Free Inns joined the new Alternative Investment Market in June last year at 85p a share. The shares peaked at 185p in January,

valuing the company at £19 million. Surrey Free Inns operates 24 pubs, many of them with restaurants and hotel add-ons.

Labatt, the Canadian brewer, has a 4 per cent interest in the company. Other contenders for the AIM award were ASK Central, Memory Corporation and Trocadero.

BRADFORD & BINGLEY'S REDUCED RATES OF INTEREST EFFECTIVE FROM 17 MARCH 1996

Account	Balance	Annual Interest		Monthly Interest	
		Gross % p.a.	Net Equiv. % p.a.	Gross % p.a.	Net Equiv. % p.a.
Monthly Saver (Premium Rate)*	£10+	6.75	5.06	-	-
First Choice†	£50+	1.25	0.94	-	-
(Including Bonus)	£500+	2.85	2.14	-	-
£3,000+	3.35	2.51	-	-	
£10,000+	3.85	2.89	-	-	
£25,000+	4.25	3.19	-	-	
Special Assets	£2,500+	3.50	2.48	3.20	2.40
£5,000+	3.70	2.78	3.60	2.70	
£10,000+	4.70	3.53	4.53	3.41	
£20,000+	5.15	3.86	4.95	3.71	
£40,000+	5.30	3.98	5.10	3.83	
£80,000+	5.80	4.20	5.40	4.05	
Premium Deposit*	£1+	0.25	0.19	-	-
£100+	0.75	0.56	-	-	
£10,000+	3.50	2.63	-	-	
£25,000+	4.25	3.19	-	-	
Privilege follow-up TESSA* (Including 0.75% p.a. bonus)	£500+	6.25†	-	-	-
£3,000+	6.75†	-	-	-	
£5,000+	7.00†	-	-	-	
£10,000+	7.25†	-	-	-	
Preference follow-up TESSA* (Including 0.50% p.a. bonus)	£3,001+	6.50†	-	-	-
£9,000+	7.00†	-	-	-	
Special Interest Bond	£500+	5.75	4.51	-	-

ACCOUNTS NO LONGER AVAILABLE TO NEW INVESTORS

Account	Balance	Annual Interest		Monthly Interest	
		Gross % p.a.	Net Equiv. % p.a.	Gross % p.a.	Net Equiv. % p.a.
One Month	£1+	2.80	1.73	2.25	1.69
Notice	£2,500+	2.85	2.14	2.75	2.06
	£25,000+	3.80	2.85	3.65	2.74
	£50,000+	4.30	3.23	4.15	3.11
Bonus (inc. full bonus)	£1,000+	3.00	2.25	-	-
	£10,000+	4.00	3.00	-	-
	£25,000+	3.80	2.85	3.65	2.74
Annual	£10,000+	1.75	3.56	4.55	3.41
	£30,000+	3.10	3.83	4.95	3.71

Interest rates are variable. Net equivalents assume the current basic rate of 5.00%. Net rates are rounded and are for illustrative purposes only. Interest will be payable on the last day of the month in which the account is opened. Interest will be credited to the account on the 1st day of the following month. Interest will be payable on the 1st day of the following month. Interest will be payable on the 1st day of the following month.

Wembley back on the road

By ALASDAIR MURRAY

WEMBLEY, which owns and operates the country's most famous sports stadium, yesterday established itself firmly on the comeback trail, announcing a reduction in losses to £8.1 million in 1995 from £36 million in 1994.

Wembley is hosting several major events this year and is optimistic that it will win its battle with Manchester to become the national sports stadium and secure lottery funding for a planned £170 million redevelopment. Wembley is aiming to build an entirely new stadium around the famous twin towers.

Operating profits jumped 68 per cent to £19.7 million due to a big improvement at the Wembley complex, which rose by over 50 per cent to £9.2 million, and from the company's US greyhound operations, where profits increased by more than two thirds to £10.3 million. UK greyhound operations were hit by the

lottery and fell back by 7 per cent to £2.7 million.

Wembley's huge debt pile, which brought the company to the brink of bankruptcy last year, was brought under control with gearing falling from 324 per cent to 42 per cent. Claes Hulthman, chairman, said that 1996 had started well and predicted good progress.

Wembley also announced that it was making a court application to eliminate the deficit on distributable reserves in order to be legally allowed to pay a dividend, though it was cautious on the prospects of a pay-out this year. The group has not paid a dividend since 1992 and not made a profit since 1990.

Last May the company launched a £120 million refinancing package, including a £63 million rights issue. Wembley shares fell 2p to 365p.

Tempus, page 28

Banks lent to Nadir 'by phone'

By JON ASHWORTH

BANKERS were happy to advance substantial loans to Asil Nadir's private UK interests on the basis of a telephone call, the Central Criminal Court was told yesterday. Overdrafts were running at £465,000 in 1989, when Mr Nadir earned £12.75 million in share dividends and salary.

The details emerged at the trial of Elizabeth Forsyth, who denies handling nearly £400,000 in funds allegedly stolen by Mr Nadir from Polly Peck International (PPI) in October 1989. Christopher Hine, a partner in Baker Tilley, said yesterday that Mr Nadir would have had "no problem" raising £400,000 from somewhere.

Photocopies of documents seen in northern Cyprus were "consistent" with the impression that the sum of £400,000 had been credited to the account of Unipac, a PPI subsidiary, he added. The trial continues on Monday.

TOURIST RATES

Bank	Bank
Rate	Rate
Australia \$	1.81
Austria Sch	15.28
Belgium F	33.25
Canada C	2.197
Cyprus Cyp	0.899
Denmark Kr	8.31
Finland Mk	7.61
France F	6.57
Germany Dm	2.48
Hong Kong \$	389.00
India Ru	12.45
Iran R	1.02
Israel Sh	5.120
Italy Lira	2503.00
Japan Yen	175.90
New Zealand \$	1.93
Norway Kr	6.991
Portugal Esc	2.672
Spain Ptas	166.00
Switzerland F	2.48
Sweden Kr	10.98
Switzerland F	1.26
Turkey Lira	1082.00
USA \$	1.824

Rates for small denomination bank notes only as supplied by Barclays Bank PLC. Different rates apply to travellers' cheques. Rates are at close of trading yesterday.

Mowlem makes £30m loss after shake-up

By CHRISTINE BUCKLEY

JOHN MOWLEM, the construction group, yesterday took the brunt of costs for the sweeping reorganisation that it instigated last autumn, although its operating profits showed some health.

The company, which in September pledged to "cut the throats" of its loss-making businesses, fell into a pre-tax loss of £30 million for the year to December 31 after recording a profit of £4.8 million the previous year.

It lost £18.6 million in discontinuing unprofitable businesses, £5.8 million on its sale last year of London City Airport and £14 million from costs

associated with a long-running legal battle over a housing development in west London.

The group turned in operating profits before the exceptional charges and discontinued businesses 20 per cent ahead of 1994 at £13.9 million. Its turnover increased 7.5 per cent to £1.45 billion.

The group said that, in spite of the prevailing gloom in construction, it was hopeful of its own performance after the radical restructuring.

A final dividend, due on July 1, was set at 2p - the same as the previous year.

Tempus, page 28

BUSINESS ROUNDUP

Cookson pays £57m for US plastics group

COOKSON, the specialist industrial materials company, continued its expansion abroad with the purchase of US Engineered Polymers Corporation, an American plastics business, for £57 million. EPC is based in Minnesota and specialises in structural foam and injection-moulded plastic products. Cookson said that EPC was a natural fit for Loudon plastics, part of Cookson's speciality moulding plastics division. In 1995, EPC made an operating profit of £6.3 million on a turnover of £44 million.

NS nets £708m

NATIONAL SAVINGS made a net £708 million funding contribution towards the Government's borrowing requirements in February compared with £1 billion in the previous month. Total gross sales last month were £1.3 billion compared with a record £1.6 billion in January. The highest net contributors were Pensioners Bonds at £331 million, Premium Bonds on £146 million and fixed interest Savings Certificates on £112 million.

Bell losses deepen

BELL CABLEMEDIA, the UK's third largest cable company, reported a net loss of £47.4 million, against a loss of £26.4 million, in the year to December 31. The loss was expected and was due to the extensive spending and depreciation charges on its network. Cable-TV and telephony penetration rates were flat, at 22 per cent and 24.2 per cent, respectively, but the company said a new marketing campaign should lift those figures later this year.

Molins profits up 24%

PROFITS at Molins, the tobacco machines company, were 24 per cent higher last year at £29.8 million, after a review of pensions accounting that reduced 1995 profits by £400,000 in favour of 1994 figures. The 1995 profits increase came despite higher interest charges of £2.2 million (£1.4 million). But net cash at the end of the year was £6.8 million (1994 borrowings £6.4 million). The dividend is 20p (up 17.6 per cent), with the final payment of 14.1p due on May 21. Tempus, page 28

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A WORKING WEEK FOR: BOB WILLETT

A fierce desire to see Littlewoods relabelled as a market leader

Sarah Bagnall meets a man aiming to join the retail premier league

Monday Tuesday Wednesday Thursday Friday

BOB Willett is seeing money vanish before his eyes and he's ecstatic. This strange admission from the managing director of the Littlewoods chain of stores becomes more baffling when he admits that staff are to blame.

Reclining further into his chair, Diet Coke in hand, Willett proudly proclaims: "Staff discounts are up nearly 70 per cent." He says the fact that staff are buying Littlewoods goods is wonderful. "It's one of the best judgments we could have."

Although the rise is undeniably welcome, there is no escaping the fact that it has come from a very low base — "so low I'm too embarrassed to reveal the figures", he says. But the rise serves as an important sign that the stores' performance may finally be on the way up.

The 130-strong chain of high street Littlewoods stores has long been considered drab, downmarket and a laggard to the rest of the retail sector. In 1995 the business managed to squeeze a paltry £30 million of profit out of sales of £700 million.

With profits representing 4.3 per cent of sales, the chain has been well and truly stuck at the bottom of the third division, looking up enviously to Marks & Spencer at the top of the premier league with a 13 per cent return.

Willett, 48, knew he had a challenge on his hands when he accepted the managing director's job nearly two-and-a-half years ago. Littlewoods, the retailing and football pools giant, had hit a bad patch. Owned by the Moores family, Littlewoods is Britain's biggest privately owned business with sales topping £3 billion.

In recent years the group's performance has suffered from a revolving boardroom door, tough competition in mail order and the arrival of the National Lottery, which has slowed the waterfall of cash from its pools business.

But the group is debtless and, in spite of feuds and infighting among the 32 family shareholders, the Moores family recently opted to stay private rather than sell off the businesses piecemeal to the highest bidders.

Willett's route to Littlewoods was via a string of other retailers. A Welshman, his first — and longest — sojourn was at Marks & Spencer, where he spent nine years, and where he learnt the values and benefits of having a strong brand.

But a gnawing desire to influence matters, and press the buttons of power, prompted him to jump ship to Debenhams, then he darted to Woolworths, followed by a quick pit stop at Ward White, before joining Gateway, the supermarket group that became the trading arm of Isosceles as a result of one of the biggest leveraged buyouts in the United Kingdom.

He ultimately became chief executive but in October 1992 he was upped and left when the heavily-indebted food retailer was in the throes of a restructuring.

His next stop was Littlewoods. "The first thing I had to do was assess the issues and then develop a strategy," he says. A central plank in the ensuing five-year plan was the decision to build a brand and



Retail rocket: Bob Willett believes the battle for him is not just a case of changing the product, "you have to change the people as well"

after months of planning the new label — Berkertex — was launched in ladieswear last September. "Berkertex will be our St Michael, Marks took 100 years to get there but we have to get there much quicker. Ultimately everything we sell will be Berkertex, except for children's wear," he says.

This important landmark in the drive to lift profits and sales is the reason behind the sharp rise in staff purchases. Every Monday morning, Willett sits down with his finance director at the Liverpool headquarters and goes through the results for the previous week. Sales, margins and profits are all scrutinised, giving Willett the chance to monitor the success of every line, including the all-important Berkertex brand.

The 90-minute meeting kicks off at 8.30am and is followed by separate meetings with the buying, operations and marketing teams for each of the business units. "I hear how each of the lines is doing, what the competition is up to, and what needs doing to counter any moves. We discuss all the issues and the actions the teams are taking," he says.

As Berkertex is key to the future success of the business, monitoring its performance is vital and as new lines under the brand are introduced the Monday morning meetings provide critical feedback. Recently the ladieswear business unit revealed that "we had had a fantastic week on blouses and so we discussed what we should do and decided to order in another 3,000", he says.

This Monday, Willett will get a first impression on how the Berkertex Petite range, launched on Wednesday, is being received by shoppers.

Willett brushes aside criticisms from Littlewoods watchers that he is taking too long to introduce the new brand. "You can't do it quickly. It's not just a simple case of changing the product, you have to change the people, the buyers and get the right supplier base. So it's an enormous change. If you do it quickly then you are going to get it wrong," he says.

Willett is a research junkie. No decision or move will be made until he is properly furnished with the relevant facts. "It's very much about the marathon not the sprint. Turning the business round and evolving it in a controlled way, using lots of research," he argues.

Marathons of a different kind feature in Willett's life. Next week he and a band of colleagues embark on a lengthy training programme with the goal of running in the London Marathon next year. A more immediate challenge is the Great North Run in Newcastle upon Tyne this autumn. This is just one of several group activities to take place at Littlewoods. Recently, around 100 staff went ten-pin bowling and last year employees across the entire group raised a large sum of money

for Roy Castle's cancer appeal through a range of sponsored events.

Willett opted for a sponsored slim and lost more than a stone in four months. "You won't believe it but this is a slimmed-down version," he says, patting his stomach with a rather wistful look.

Willett spends the week in Liverpool, where he has a flat, and then drives for three hours every weekend to join his wife and children at the

'As a manager if you don't add value what are you there for?'

family home in Chepstow, Gwent, across the Severn Bridge from Bristol. Willett and his wife, Susan, decided not to move to Liverpool when he joined Littlewoods because their children, Michele, 18, and Nicola, 20, were at critical stages of their education.

Weekly boarding suits him, he says, as he can then dedicate his weekdays to his job. As a reflection of this, his typical day starts at 8am and stretches as late as 9pm. About

two thirds of his day is structured, with a string of regular meetings to deal with finance, trading, store development, training and the product.

The remaining one third is left free for store visits and to give him time to walk about the building, talking to staff. "You have to leave time free to react to events and issues. You have to be able to respond to the business, to be able to pick up on issues and add value."

He gets as accurate a picture as he can of what's happening. "The only way you can measure the effectiveness of the team is to go and see the results at store level. That's the most important part of our business. Our staff are the ambassadors of the business and by listening to them we hear what they think is good and what they think is bad: what isn't working and what needs fixing. I can also talk to customers and get the unadulterated truth," he says.

Besides learning lessons from one store that can then be passed down the chain, he also picks up on any gripes that staff may have. One example is that shortly after he arrived he discovered there was a lot of disengagement over the man-made fibre used for the uniform. Staff thought it was old-fashioned and uncomfortable. "So we sat down and designed a new uniform. It's now in 40 stores and we are rolling it out," he says.

Willett believes that communicating with staff is the key to helping to drive the business forward. Suggestion schemes and regular communication sessions are a few of the ways

he tries to involve and empower staff so that they can help to turn the business round.

Willett writes to all the stores every four weeks to update them on the key issues — trading, store openings and customer complaints. "I tell them what the complaints have been and how many. If you don't share the problem how can you expect them to help you resolve it?" he asks.

Willett is now about two years into his five-year plan and the first tangible results are beginning to emerge. A refurbishment programme is helping to lift sales, while all the groups' lines bar the children's wear will be trading under the Berkertex brand by early in 1998. Profits will be boosted by a further £20 million as a result of a £40 million programme to overhaul the distribution process.

The foundations are being laid, the investments made, and the business is now pointing in the right direction. Over the next few years, Willett hopes the business results will reflect all his hard work and he will be presiding over a retail leader, not a laggard.

HIDDEN ASSETS

Sun Alliance fire marks are hot property

Marianne Curphey visits an insurer's collection of restored artefacts

Emergency services of ten complain that bad numbering of houses creates problems even in the well-organised street grid of the late 20th century. Early firefighters had to cope not only with medieval street layouts but with unnumbered houses. Insurance companies managed by attaching decorative metal plaques to the outside of buildings they insured so that their fire engines could find their way. Originally made of lead, the identification panels were known as fire marks and bore the emblem of the company and the policy number.

One of the oldest insurers, Sun Alliance, has its own collection of these distinctive marks on display at its Bartholomew Lane headquarters in the City. Its fire marks were rescued from storerooms in offices around the country 20 years ago. Blackened by age and suffering from neglect, they were restored to their former glory by David Hill, Sun Alliance's archivist. A gentle scrub with soap and water revealed the gilded lettering of the four original Fire Offices — the earliest form of insurance company — which were eventually joined together under the Sun Alliance banner.

Most of the original Fire Offices employed their own fire brigades, and the marks indicated which brigade was primarily responsible for fighting a fire. "Contrary to popular belief, they did not simply allow other properties to burn if they were not insured with them, and most companies had reciprocal arrangements for dealing with fires in their areas,"

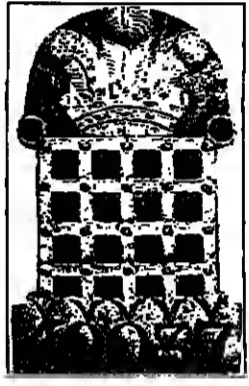
said Mr Hill. "Homes and buildings were all thatched and so close together that if a fire was left to burn, it would quickly spread."

The widespread introduction of street numbering in the early 19th century rendered the practice unnecessary, and the sheer number of policies being issued made it impractical.

In addition, lead was becoming expensive, most of it being required for munitions, and other metals were used, including copper and tinned iron. Unnumbered marks were issued by some companies until the turn of the 19th century, although the majority had stopped some years earlier. Tin marks were issued abroad until the Second World War, but were used mainly for advertising. Mr Hill said: "Pieces now change hands for between £50 and £3,000." When Sun Alliance launched a new insurance policy five years ago, it was named Firemark, and each policyholder was sent a replica.

The Sun Fire Office, founded in 1710, issued around 924,000 of the numbered lead marks in the form of a rising sun, gilded all over, with a blue background and black numbers. The Alliance, founded in 1824, acquired lesser companies to secure a fire portfolio, a strategy it followed into the 20th century, culminating in the merger with the Sun in 1959.

The London Assurance was founded in 1720. It joined Sun Alliance in 1965. The Phoenix, which had a distinctive emblem, was founded in 1792 and merged with Sun Alliance and London in 1984.



Emma Allen of Sun Alliance admiring the marks

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YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

The Woolwich Cashback Plus Mortgage is available to all new mortgage customers and existing Woolwich customers on the move. The rate is variable and the APR is variable and typical and calculated on the assumption that the discounted mortgage rate will apply for the full term of the loan. However, after the first year, the Society's prevailing standard variable mortgage rate will, in fact, apply. These terms apply only where a written offer of advance was issued on or after 9.3.96 and the mortgage completed by 31.7.96. Typical example: based on an interest only loan, an interest rate of 4.25% (4.4% APR) this represents a discount of 3% off the Society's standard variable mortgage rate, currently 7.25% (7.5% APR) and a purchase price of £70,000, a couple taking out a mortgage of £82,000 over 25 years (where the amount of the advance is 75% of the interest rate of 4.25% (4.4% APR) this represents a discount of 3% off the Society's standard variable mortgage rate, currently 7.25% (7.5% APR) and a purchase price of £70,000, a couple taking out a mortgage of £82,000 over 25 years (where the amount of the advance is 75% of the interest rate of 4.25% (4.4% APR) this represents a discount of 3% off the Society's standard variable mortgage rate, currently 7.25% (7.5% APR) and a purchase price of £70,000, a couple taking out a mortgage of £82,000 over 25 years (where the amount of the advance is 75% of the interest rate of 4.25% (4.4% APR) this represents a discount of 3% off the Society's standard variable 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Table with 2 columns: Market Name (e.g., FTSE 100, Nikkei, DAX) and Value/Change.

US interest rate fears give investors a scare

FURTHER evidence that the US economy is gathering pace, thereby putting paid to any further cuts in interest rates, left the London stock market nursing sharp falls at the close.

After a volatile week investors in London were in no mood to resist Wall Street's downward pull in early trading yesterday, which left the FT-SE 100 index 37 points lower at 3,644.8. That is a fall on the week of 65.5.

This latest setback followed publication of the latest US industrial production figures showing an unexpected sharp rise of 1.2 per cent in February. Dealers fear the figures may have put paid to any further rate cuts for the time being, even though the Dow Jones average was showing signs of composing itself ahead of the triple witching hour.

Traders will be anxious to forget the past few days after the 171-point plunge in the Dow that rounded off last week. Much of yesterday's fall was futures led. Brokers in London say Wall Street has further to fall, pointing to continuing losses among US Treasury bonds.

Last night's June series of the financial future was trading at a 13-point discount to the cash market, signifying that further falls in London may also be on the cards.

Among leaders BT fell 7.5p to 347p ahead of publication next week by OfTel, the industry regulator, of its new pricing formula for the industry.

It was a day of consolidation for this week's takeover favourites. Ladbroke closed all-square at 189p. Standard Chartered was a firm at 602p. Cable & Wireless fell 5p stronger at 475p, and Zucena down 19p to 53.5p.

Lacus Industries finished all-square at 193p after George Simpson, chief executive for a year, announced his resignation. He is expected to succeed Lord Weinstock as chief executive of GEC when his contract expires in March next year.

There have been weeks of speculation about the identity of Lord Weinstock's successor. GEC recovered an early 3p fall to finish steady at 364.5p.

Utecht, the electronic components group, rose 10p to 515p after it emerged that Siebe is to buy Elektrowan's 25 per cent stake in the company. Siebe is paying 500p, or £103 million, for the 17.46 million shares. Siebe

showing a near 30 per cent leap in pre-tax profits to £6.5 million, mainly from used cars, its crash repair network and a fleet-sales service.

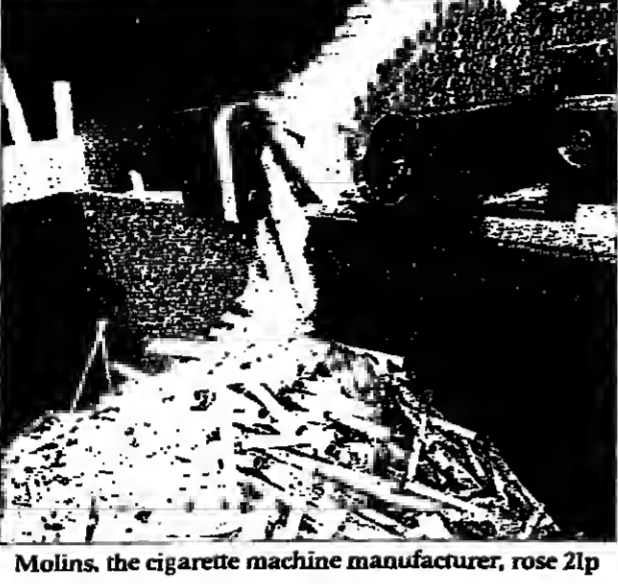
Bullish comments about current trading also lifted Central Motor's actions 3p to 69p. The first quarter was in line with expectations and the group said that if volumes continued their present trend it could expect a better outcome for 1996 than last year.

Bluebird Toys slipped 1p to 110p. The trading outlook at Eurocamp, the camping holiday specialist, remained mixed. Shareholders were warned at the annual meeting that bookings were 22 per cent lower. It closed unchanged at 204p.

Wembley finished 2p lighter at 365p after announcing reduced losses, while full-year figures and news of an acquisition lifted Aspen Com-munications 11p to 294p.



US interest rate fears give investors a scare



Molins, the cigarette machine manufacturer, rose 21p

finished the session 15p better at 84p, with the speculators pondering the prospect of its making a full bid for Unitech at that stage.

Last month Elektrowan informed Eurodis Electron that it intended to dispose of its 42 per cent stake in the company which may pave the way for a hostile bid for the rest of the company. Eurodis finished 2p

Overnight buying of British Steel spilled over into London where the price climbed 5p to 191p on turnover of almost 14 million shares. Brokers say the support for the shares on both sides of the Atlantic has been prompted by talk of a pick-up in steel demand.

There was plenty for shareholders of Perry Group, up 24p at 177p, to celebrate after the motor distributor announced a bumper start to 1996. It said that trading in the first two months was well ahead of last year. The group unveiled full-year figures

showing a near 30 per cent leap in pre-tax profits to £6.5 million, mainly from used cars, its crash repair network and a fleet-sales service.

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□ GILT-EDGED: A stronger than expected set of US industrial production figures pulled the rug from underneath the market. Bond prices in London retreated, along with German bunds. Losses at one stage, stretched to 1/8 at the longer end before closing off the bottom.

In the futures pit, the June series of the Long Gilt closed 1/8 lower at 104 3/8 in modest turnover.

In longs Treasury 8 per cent 2021 finished 1/8 at 108 1/8, while at the shorter end Treasury 7 per cent 2001 was five ticks lower at 97 3/4.

Table titled 'MAJOR INDICES' showing market data for New York, Tokyo, Hong Kong, Amsterdam, Sydney, Frankfurt, Singapore, Brussels, Paris, Zurich, London, and Frankfurt.

Table titled 'RECENT ISSUES' listing various financial issues like BZW Eq (Brnd) A, Capital & Wstrm, Clubhaus Ws, etc.

Table titled 'RIGHTS ISSUES' listing issues like Headlam n/p (185), etc.

Table titled 'MAJOR CHANGES' listing changes in shareholdings for various companies.

Table titled 'LONDON FINANCIAL FUTURES' showing futures prices for FT-SE 100, FT-SE 250, etc.

Table titled 'MONEY RATES (%)' showing interest rates for various currencies and terms.

Table titled 'EUROPEAN MONEY DEPOSITS (%)' showing deposit rates for various currencies.

Table titled 'GOLD/PRECIOUS METALS (Baird & Co)' showing prices for gold, silver, and platinum.

Table titled 'STERLING SPOT AND FORWARD RATES' showing exchange rates for various currencies.

Table titled 'Mkt Rates for March 15' showing market rates for various currencies.

Table titled 'Series Mar Jun Sep Mar Jun Sep' showing quarterly data for various indices.

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Wembley on firmer ground

WEMBLEY looks to be back to winning ways. The leisure group almost collapsed last year under the burden of crippling debts caused by several years' mismanagement. Only an emergency refinancing package, forced through in extra-time by the new management team, enabled the company to limp on.

Wembley has worked hard since then at reducing its debt burden to manageable levels. Gearing has been slashed from 324 per cent to 41 per cent. Interest cover remains at a fragile three times, but the company should be able to use its improved operating performance and further debt restructuring to shore up the balance sheet.

Wembley is predicting that this year will be its busiest ever, with the European football Championships providing the crowning moment. The American greyhound operations

should also improve, with permission granted to install a further 350 video lottery terminals, which proved a highly successful introduction last year.

But it is the medium-term outlook that is most exciting. The company is part of the preferred consortium bid for the Sydney Olympics and should win the lucrative contract to operate the new Olympic stadium. Wembley is also optimistic that it will secure victory in its bid to be designated a national stadium. This will enable Wembley to launch a major redevelopment of its north London site, bringing the stadium and surrounding infrastructure up to 21st century standards.

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Molins also demonstrated recovery and growth in its corrugated board machinery operation - admittedly helped by the rise in the price of paper last year.

The balance sheet has been strengthened. At the year-end the company had net cash of £6.8 million, compared with borrowings of £6.4 million a year earlier.

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John Mowlem JOHN MOWLEM'S surface structure may have been dented by one-off charges that plunged the company into loss but its foundations are now tough and prospects for the construction group are more promising.

The company struck out last autumn to stem the cash haemorrhaging in a number of operations, particularly its engineering division and building businesses in France and Germany.

It was not alone. Building as a whole is undergoing substantial reconstruction as it attempts to cope with chronic demand.

Mowlem has been more specific than most other builders, spelling out its intentions and making fundamental action.

The company's 20 per cent rise in operating profits shows that its surgery is starting to work. It has trimmed its business to what is available.

Closing Prices Page 41

TEMPUS

Wembley on firmer ground

WEMBLEY looks to be back to winning ways. The leisure group almost collapsed last year under the burden of crippling debts caused by several years' mismanagement. Only an emergency refinancing package, forced through in extra-time by the new management team, enabled the company to limp on.

Wembley has worked hard since then at reducing its debt burden to manageable levels. Gearing has been slashed from 324 per cent to 41 per cent. Interest cover remains at a fragile three times, but the company should be able to use its improved operating performance and further debt restructuring to shore up the balance sheet.

Wembley is predicting that this year will be its busiest ever, with the European football Championships providing the crowning moment. The American greyhound operations

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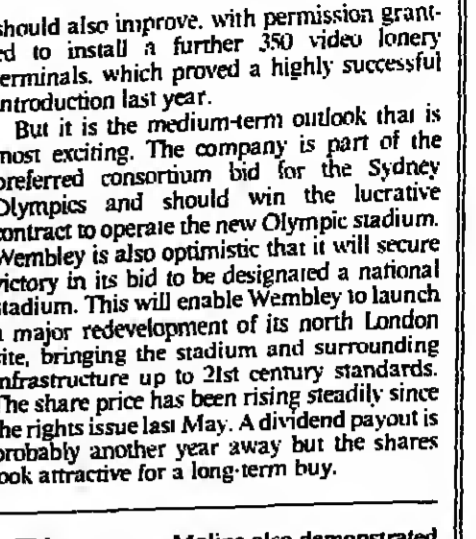
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CHINESE WHISPERS. FT-SE all-share (rebased) and Molins share price from Mar to Feb.

Table titled 'LONDON COMMODITY EXCHANGE' showing prices for Cocoa, Robusta Coffee, and White Sugar.

Table titled 'GNI LONDON GRAIN FUTURES' showing prices for Wheat and Barley.

Table titled 'LONDON METAL EXCHANGE' showing prices for Copper, Zinc, and Lead.

Table titled 'LIFE OPTIONS' showing call and put option prices for various stocks.

Table titled 'DOLLAR RATES' showing exchange rates for various currencies.

Table titled 'OTHER STERLING' showing rates for various currencies.

Table titled 'FT-SE VOLUMES' showing trading volumes for various stocks.

Table titled 'EUROPEAN MONEY DEPOSITS (%)' showing deposit rates for various currencies.

Table titled 'GOLD/PRECIOUS METALS (Baird & Co)' showing prices for gold, silver, and platinum.

Table titled 'STERLING SPOT AND FORWARD RATES' showing exchange rates for various currencies.

Table titled 'Mkt Rates for March 15' showing market rates for various currencies.

Table titled 'Series Mar Jun Sep Mar Jun Sep' showing quarterly data for various indices.



INVESTMENTS 33

A pensions guide for working women

WEEKEND MONEY

BIG GIVEAWAY 35

Payback policy at the cash-rich Pru



The Weekend Money team give some timely advice on putting readers' tax affairs in order

Married couples race the taxman

Married couples who fail to make maximum use of their extra allowances could end up putting up to £473 into the taxman's pocket next year unless they act in the next three weeks.

Quick action inside three weeks could cut your bill says Sara McConnell

Changes in last November's Budget that will cut the tax deducted from building society, bank and other deposit accounts from April could also lose married, higher-rate taxpayers 20 per cent of their potential investment income if they do not plan now.

Maurice Parry-Wingfield, partner at Touche Ross, said: "The people who would most benefit from the allowance, those on lower incomes or pensioners, are the least likely to have accountants or advisers to explain the advantages of using the married couples' allowance."



Capital gain can be costly for investors

This year, many private investors will, for the first time, have to confront the intricacies of capital gains tax, once a problem only for the rich.

breakfasting shares you wish to continue to hold. Put simply, this means selling and buying back shares overnight to crystallise a gain or loss, which should limit exposure to sudden stock market movements.

Advisers say get relief while you can

The taxing intentions of Gordon Brown, the Shadow Chancellor, loom large in the advice being given by some accountants to their moneyed clients this month (Anne Ashworth writes).

Anne Ashworth looks at rules Labour might be keen to target

The next election is David Oliver, tax partner at Arthur Andersen. He believes that Labour would, in particular, seek to limit capital gains and inheritance tax concessions.

reliefs would be relatively straightforward, according to Mr Oliver. Among Labour's targets could be the inheritance tax transfer rules, allowing you to give away wealth during your lifetime, free of IHT, provided that you survive for seven years after making the gift.

Another likely target is hold-over relief. This allows owners of family companies to pass on shares to their families and to elect to hold over the capital gain. Mr Oliver explains: "This means that, with the potential exempt transfer reliefs from inheritance tax, many owners can move assets around the family or into trust without incurring any tax liability."

The blip went thataway

One week on, what happened to that "crash"? Chinese imperial forces have fired live missiles in threatening manoeuvres off Taiwan to show what they think of democracy there, jangling a few nerves in the area.



PERSONAL INVESTOR GRAHAM SEARJEANT

surging into Wall Street via mutual funds, the conditions are still in place for a setback to American securities prices. This week's calm in financial markets suggests, however, that Wall Street can accommodate a pause to let the economy catch up with prices without panic setting in.

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Market upset, pages 36 and 37

Societies try to master delicate balancing act

Building societies are holding back from cutting savers' rates in the wake of last week's base rate cut for fear of alienating their customers and possibly pushing them into the arms of their competitors.

Societies which want to stay mutually owned rather than being taken over are coming under increasing pressure from their members to produce tangible proof of the benefits of mutuality through better rates for savers and borrowers.

Large bonuses on offer from societies converting or merging have forced mutuals to fight back.

At least one society, the promotional Derbyshire, has pledged to keep savers' rates steady, while

profits to better rates as a demonstration of its good faith. But if savers' rates fall generally, the Nationwide admits it may be forced to follow suit.

The Nationwide's competitors, the Halifax, Abbey National and Woolwich, all said this week they had no plans to cut savers' rates, although they privately admit that if one breaks ranks, they all will. The Woolwich and the Halifax, which have both announced plans to convert to public companies, deny they have a captive audience of savers who do not want to lose their chance of a bonus by moving out funds.

The Woolwich said: "There is no evidence from our money out records that people feel trapped. People do use their money."

Societies which have cut rates claim they have done so selectively, holding up rates on accounts most popular with small investors. The Portsmouth, whose chief executive, Ken Culley, is chairman of the promotional Building Societies Association, has cut savers' rates by 0.25 per cent on average but has kept its instant access account rate the same, at 4.8 per cent gross on balances of £100 and above.

The Cheltenham & Gloucester, now part of Lloyds Bank, has cut rates on its London and Cheltenham Gold accounts but left rates unchanged on Direct 30 and Best 90, which it says are among its most popular.

We shall make sure our savers and borrowers get visible and tangible benefits

SARA MCCONNELL

Morag Preston on errors that can be made on rates



Mike Wonnacott is angry about a slip by the Northern Rock Building Society over its interest rates

A savers, chasing better rates, flood into building societies, some have unwittingly been given the wrong information by hard-pressed staff. As a result, some consumers feel hard done by when they discover that the rates or terms they were quoted over the telephone do not correspond with their actual account.

Mike Wonnacott, managing director of a small leasing company in Northamptonshire, felt misled by the Northern Rock after he was quoted the wrong rate for its 90-day postal account. He already had £10,000 in his 90-day account, but wanted to add £15,000 and telephoned the building society for advice.

Mr Wonnacott found that there had been a mistake only when his passbook was sent back to him with a letter of apology from the Northern Rock, explaining that he had

Confusion riles savers

been mistakenly quoted the higher rate for its 120-day account. Northern Rock said: "It is possible that confusion may have arisen at a time when we were receiving thousands of inquiries about our newly launched Postal 120 account."

Mr Wonnacott says of local changes: "The principle at stake is the society's posturing as a high-rate payer to attract funds, and then giving a poor rate before the ink is dry in the passbook. The whole point of long-term saving is to provide a stable rate."

One of the major attractions

of postal accounts is that customers need never step into their local building society, so it is hardly surprising that most investors never see the displays in branches advertising a change in interest rates. Similarly, notifications of a cut in rates placed in national and local newspapers can be easily missed.

Irritated by a drop in the rate on his Northern Rock account, another Times reader wrote to the society to query matters. It was only then that he learnt of a change in the conditions of use. He said: "To my surprise, I also found out

A QUESTION OF MONEY

Springing into an unsecured personal loan can be costly

Along with the wittering of birds, springtime apparently brings a rush of borrowing. According to banks and building societies, we are just itching to buy a car, book a holiday and fit a new kitchen — and they are more than happy to lend us the money. So this month the Royal Bank of Scotland is offering customers a "springtime discount" of 1 per cent off the APR of its personal loan rate. Abbey National is telling its customers to "make life more complete" with a personal loan of £3,000 or more because it comes with a free rotary watch. And Alliance & Leicester says you can "get more out of life" with discounts on its loan of up to 3 per cent. However, the reality is that most personal loans will leave you feeling anything but springlike.

the shorter the term the cheaper it will be. At Alliance & Leicester rates range from 18.5 per cent for £500-£2,000 to 15.5 per cent for £5,000-£10,000. If you pay off a £5,000 loan without insurance over two years it will cost you £789, whereas over five years it will cost £2,057.

- Q What if I want to pay off the loan early?**
A Before taking out a loan ask if there are extra charges for settling it early. Most lenders charge a redemption penalty of two months' interest. The Co-operative and Clydesdale banks offer more flexible options that allow you to vary the length of the loan at no extra cost.
- Q Should I also take out payment protection insurance?**
A Payment protection means that if you are made redundant or get sick or injured, your loan will be paid off for you. However, read the small print because there are exclusions. It also adds considerably to the overall cost of the loan. For example, a £5,000 loan over five years with Abbey National will cost an extra £1,152 if you take out payment protection. The APR will only reflect the cost of insurance where it is compulsory.
- Q What is an unsecured personal loan?**
A A loan, typically between £1,000 and £15,000, that requires no security against assets, such as property. Instead, the lender will decide whether to give you a loan on the basis of your credit rating. You will need to provide details of your employer, salary, monthly outgoings and so on. Because there is no security, rates are high. While the bank base rate has dropped to 6 per cent and the standard mortgage rate to 7.25 per cent, personal loan rates can still be more than 20 per cent and very few dip below 15 per cent. The rates tend to be fixed over an agreed term, usually from one to five years.
- Q From where do I get it?**
A Banks, building societies and retailers often give customers what they call preferential rates but it is worth shopping around.
- Q How much will it cost?**
A Lenders may talk of headline or flat rates, but the best one still to look at is APR (annual percentage rate). APR should take into account charges and compound interest (the interest paid on interest). However, lenders do calculate APR in different ways so it is better to ask how much the loan will cost each month and multiply that by the number of months you will be paying. It will make you realise how expensive credit is: a £5,000 loan over three years at an APR of 15.5 per cent (one of the best rates available) will cost you £1,195.
- Q What length of term should I go for?**
A In general the more you borrow the lower the interest rate will be and

Money tables, page 38
SARAH JONES

Others say they are not planning to cut rates they have just raised to encourage customer loyalty. The Nationwide, which caused a stir three weeks ago by announcing lower mortgage rates and higher savers' rates, says it has no plans to cut savers' rates back. Nationwide customers started earning 0.2 per cent more on average on their savings from the beginning of this month, as the society ploughed some of its

Karen Zagor offers guidance to savers on securing a specified interest rate for a set period

Time to get into an investment fix?

With the equity market suffering from an extreme bout of the fitters and inflation apparently well under control, investors may now be turning their attention to fixed-interest investments. These promise to pay a specified rate for a set period, at the end of which your capital should be returned in full. Most investments are safer than equity investments, but only gilts are entirely without risk.

Whether or not you invest in fixed-interest products will depend largely on whether you expect interest rates to rise, hold steady, or fall in the coming years. Mark Bolland of Chamberlain de Broe, the financial adviser, says: "If you think interest rates are going to go up, then it doesn't make sense to put money into fixed-interest products. But if you think rates will stick for a while, they make a lot of sense. There is also the attraction of knowing exactly what you can expect to earn from these products, which makes it easier to plan your finances." It is important to remember that

fixed-interest investments are a good source of income, but they rarely provide much, if any, capital growth. And the value of your capital may be eroded if inflation rises more steeply than the fixed rates during the life of the investment.

National Savings Certificates Rates have fallen steadily in recent years, in line with declining base rates. But the 43rd issue, with a tax-free yield of 5.35 per cent, is still good value, especially for higher rate taxpayers. To benefit from the full rate, the certificates must be held for five years. There is no interest if the certificates are redeemed in the first year, and a reduced amount will be paid if they are redeemed before their full term. Interest is paid on encashment.

Tax-Exempt Special Savings Accounts (Tessas) Tessas come in fixed and variable forms and any income generated is free from tax. With a Tessa, you must invest for five years, although

you can take some of the interest each year. If you do, the interest income will be taxed. You can invest up to £3,000 in the first year and up to £1,800 in each of the subsequent four, for a total of £9,000.

Guaranteed Income Bonds Issued by insurance companies as lump sum investments, they promise a set return over a specified period. Income is usually paid free of basic rate income tax. The Inland Revenue yesterday dismissed speculation that it is proposing changes in the tax treatment. The Government has already announced plans to publish draft legislation on life assurance policy holder taxation in the spring. "If, as a result, there are changes to the way guaranteed income bonds are treated for tax purposes, they will not apply to those bonds already in issue," said the Revenue.

Permanent interest bearing shares (PIBS) These are special shares issued by the bigger building societies that pay a set rate of interest twice a year. Income is paid net of tax, but gains are free from capital gains tax. However, there is the possibility that the shares will be worth less when you sell than when you bought them. In addition, if the society runs into trouble, it may not be able to meet its interest payments.

Gilts These are bonds issued by the UK Government. The Government borrows the cash you use to pay for the bond. In exchange, it promises to pay a fixed rate of return. At the end of the term, the capital is repaid. Gilts can be bought and sold on the stock market, and you can sell your gilts before they reach maturity. They can be bought through banks, or stockbrokers on the National Savings Stock Regis-

ter. The latter is usually the cheapest way to buy gilts, with charges of 0.6 per cent for the first £5,000 and 0.35 per cent on larger amounts. If you buy gilts on the stock register, interest is paid gross, although the income is taxable.

Corporate Bonds These are similar to gilts, but are issued by companies. There is a greater danger that, if the company fails, it may default on the loan. As a result, corporate bond rates tend to be higher than gilts. Interest is usually paid twice a year.

Debtentures Debtentures are a form of corporate bond, where the loan is secured by specified company assets.

Preference shares These are company shares that pay a fixed dividend. They can be a good source of income, but there is a risk that the shares' market value will have fallen when you decide to sell. If the company issuing your preference shares falls on hard times, dividends will be

paid to preference shareholders before ordinary shareholders. Preference shareholders also take precedence over ordinary shareholders in a liquidation, although they come after bond holders in the list of debtors. There is no fixed life for the shares.

Convertibles These are shares or corporate bonds that pay a fixed rate of interest and confer the right, on a specified date with set terms, to be converted into the company's ordinary shares, usually at a premium of 10 to 25 per cent above the price at the time of issue. Yield is usually higher than ordinary shares, but lower than corporate bonds.

Corporate bond Peps These invest in fixed-interest securities. At least half of the fund must be invested in corporate bonds, preference shares and convertibles to qualify for PEP status. The remaining half of the fund can be invested in whatever the fund manager chooses, including gilts.

WEEKEND MONEY GUIDE

National Savings

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If the bond is to be held jointly with one other person complete section 4.

4 Surname _____ M _____ (Mr Mrs Miss Ms)

All forenames _____

Permanent address _____

Postcode _____ Date of birth _____

5 I understand the purchase will be subject to the terms of the Prospectus.

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Signature (2) _____

Date _____

Daytime telephone number _____

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NATIONAL SAVINGS

Unique Investment Opportunities from HM Treasury

Jack of all trades or master of one?

Next Monday, legislation will be unveiled allowing building societies to do all sorts of splendid new things. Selling motor insurance and making more loans to business are just two examples. The reforms aim to provide a framework for the brave, new building society of the next millennium. Whether or not you think such changes are a good thing depends on your view of what a building society should be. Do you want to deal with a diversified financial services emporium, catering for every loan, insurance or investment need? Or would you prefer a simpler organisation, offering competitively priced savings and mortgages?

The societies themselves have requested these extra powers, presumably in response to demand from customers. The personal ambitions of chief executives keen to make a mark are, of course, not involved. However, the desire to move into non-traditional areas would appear to run contrary to recent public pronouncements from those societies that wish to remain as mutuals. The Britannia, the Nationwide and the Yorkshire are among those who maintain that they have no ambitions to become banks. These societies are committed to giving old-fashioned value to their members. In light of this, why would they be interested in extra commercial lending, car cover and other bank-type activities? One reason why societies should be less than eager to branch out is that past excursions into other areas, such as estate agency, have not been hugely successful. Last week, the Bristol & West's profits were reduced by an average of 10%.



COMMENT
ANNE ASHWORTH
Personal Finance Editor

inspiring £33.9 million loss from its ill-fated purchase of Hamptons. The possible repercussions of the new legislation will fill customers with some dismay. But all is not gloom. Members of societies will be allowed to vote on major diversifications (what a relief). It is also expected that the Building Societies Ombudsman will acquire more muscle, perhaps to cope with all the problems arising from such ventures.

The arcane, but all-important distinction between share and deposit accounts will disappear. At present, savers with share accounts enjoy the right to vote, and so qualify for flotation or merger payouts. Those who have unwittingly chosen deposit accounts have no votes and do not receive cash or shares. Unfortunately, this rule change will not benefit the thousands of depositors, shut out from the Alliance & Leicester, Halifax, National & Provincial and

Woolwich free-for-alls. The enfranchisement of depositors should, however, allow them to join in the next round of takeover fun. A relaxation of the rules should make it possible for foreign banks to acquire societies.

Pru's old excuse

THE Prudential's excuse for giving policyholders the mouse's share of its surplus assets is that shareholders are a more deserving case (see page 35). Shareholders contributed the capital that allowed the life fund to reach the happy state of having money to spare. The largest slice of the surplus assets would be some recompense for their selfless generosity.

However, some of the shareholders in question are not today's investors in the Prudential, but those who

bought the shares in the Twenties and Thirties, a detail that somewhat weakens the Prudential's argument.

It is easier to make a compelling case for the rights of today's policyholders. They have seen high administration and management charges deducted from their premiums, which acted to reduce their returns. They have also endured a period of falling bonuses. A larger percentage of the surplus asset distribution would help to make amends.

While they wait to see how much they will receive, Pru policyholders can take comfort in the Legal & General example. At first, L&G policyholders seemed to stand little chance of any largesse. Now they are being nicely taken care of. Would the Prudential dare to look mean compared with a smaller rival?

Provide against the ravages of time

We all know that life assurance policies may not make us wealthy, but most of us would expect to receive more than the £8.40 that 96-year-old Grace Smith has been promised from two life assurance policies, taken out by her mother in 1909 and 1917.

Mrs Smith had hoped the policies would yield enough to help to pay for her funeral in advance, saving her family time and money. Unfortunately, when she contacted Refuge Assurance to redeem the policies, she discovered that the largest was worth only £4.75 and the smallest only £3.65, barely enough for a large bunch of flowers. "I would like to know why I am not entitled to a little interest after all these years," she says.

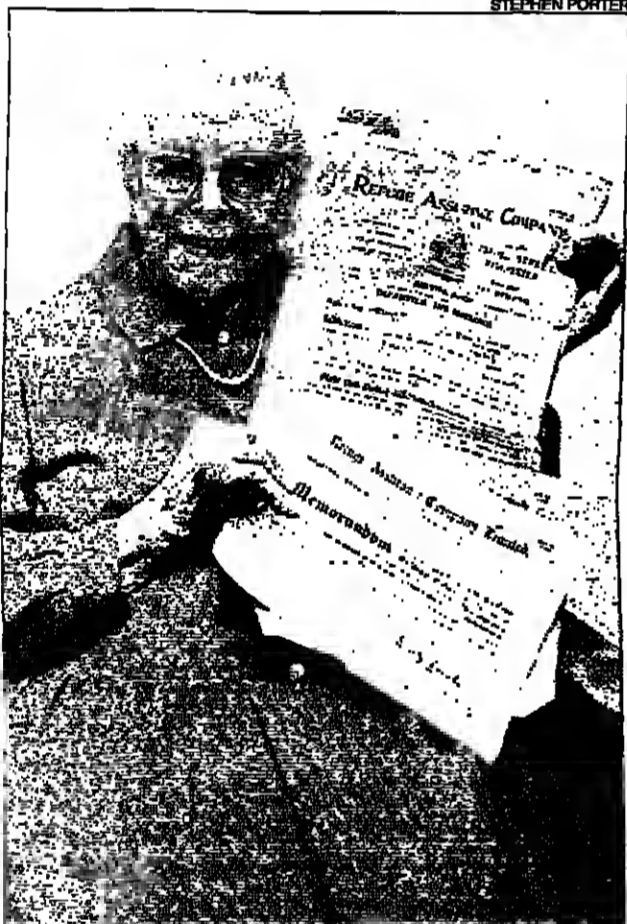
Beware shortcomings in life policies and insist on safeguards, says Karen Zagor

they had been uprated for inflation over the years. Terry Black, sales and marketing director at Refuge Assurance, said: "Both of Mrs Smith's policies were non-profit whole-of-life contracts. There are very few non-profit policies sold these days. We have recognised that it is unfair if people keep making payments on these policies forever, so we have added bonuses to these policies for people who have continued to make payments."

"I can appreciate Mrs Smith's concern about her funeral arrangements but regret that due to the cessation of premiums the value of the contracts was greatly reduced."

When Mrs Smith's mother took out the policies, non-profit policies were the norm. "We had 3.2 million policies in force in 1908, and 2.9 million were whole of life, including the infant death policies, and they were all non-profit," said Mr Black. "At a time of no social services, people wanted to avoid paupers' graves. Basically, these policies were a way for people to put money aside for burial."

When Mrs Smith was born, the life expectancy for a female was 52.4 years. Most of the early policies were designed to last 20 or 30 years, and there was less concern about the impact of inflation. Refuge Assurance no longer sells infant death policies. They were popular earlier in the century, when the child mortality rates were very high. Today, parents can buy child endowments. Although these do have a life element, they are primarily ways for



Mrs Smith's early-century policies, worth £8.40 today

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premiums

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Over 50% of the underlying investments are in UK and other European Union equities and the fund is eligible for FEPs.

OUR RECORD

From launch on 15th December 1989 to 1st March 1996 the value of units with net income reinvested (offer to bid) rose 106.9%, the best performance over the period of any of the funds of funds monitored by Hindsight.

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Don't get drunk, get even: Dolly Parton, Lily Tomalin and Jane Fonda took ultimate revenge on their boss in *Nine to Five*

Life after nine to five

Karen Zagor on a lobby group trying to help unsecured creditors

Loosing a job is one of life's more stressful events. It is even more distressing if the company you have been working for goes into liquidation before honouring your last pay cheque, leaving you out of pocket and work.

The good news for staff employees is that your discomfort should be short-lived. Not only are you a secured creditor, you are also protected by the Department of Trade and Industry, which will see that your overdue payments are met.

If, on the other hand, you are part of the growing army of freelance and contract workers, you will almost certainly become an unsecured creditor. What little you finally receive from the company may take years to obtain. And it is possible you may get nothing.

Justice, the law reform group, has called for an insolvency ombudsman and would also like to see a government-funded free advisory service for small debtors.

David Graham, QC, who was chairman of the Justice committee report on insolvency, which was produced almost two years ago, says: "There have been some changes on a practical level to the insolvency rules, but these are fine-tuning rather than anything more radical. I don't think we pay sufficient attention to the suffering of ordinary people when a company they have worked for becomes insolvent."

Mr Graham is cautiously

optimistic that an insolvency ombudsman may be introduced before too long. "Other organisations now support that idea, and the banking ombudsman has made a plea for an insolvency ombudsman to be created."

The problem for unsecured creditors is that they only receive the crumbs after secured creditors - led by the Revenue, Customs and Excise and Department of Social Security, followed by banks and other institutional lenders - have taken their share.

Ian Bradbury, insolvency partner at Moores Rowland, said: "Nothing can be done. It's a question of ranking with the other unsecured creditors. They are essentially entitled to a dividend after the priority creditors have been paid in full. Full-time employees, PAYE and VAT have precedence, as do debenture holders. Freelancers rank at the back of the queue."

This can pose a dilemma for freelancers who suspect a company they work for is in financial difficulties. "I knew something was happening and it frustrates me that there was nothing I could do," said a freelance photographer who is owed more than £1,000 by Wordsearch, a design and architecture magazine, and Tate, an art magazine affiliated with the Tate Gallery. Wordsearch failed at the end of last year. "Before they failed, I kept phoning and was given all sorts of excuses. But as an individual you have no leverage. Companies don't always pay in order of outstanding invoice, but by importance."

The photographer's frustration has been compounded by the fact that Wordsearch and the magazines have continued to trade since the liquidation. The magazines were bought by Aspen Media, and the Wordsearch studio by the original

chairman. A new owner has no legal requirement to reimburse unsecured creditors. If the new owners continue to run the business as a going concern, they may pay the unsecured creditors to generate goodwill. Aspen, for example, is paying the outstanding debts to *Tate* and *Blueprint* contributors.

Employees who are full or part-time staff members are in a stronger position than freelance and contract workers. John Francis, technical secretary of the Society of Practitioners of Insolvency, notes that under the Employment Protection (Consolidation) Act, 1978, employees of failed companies will receive payments not only for unpaid wages but for unused holiday from the redundancy fund. The payment should be received in a matter of months. Employees must submit their claims through the receiver. They can expect to be paid by the Department of Trade and Industry before the liquidator has had time to sort out how much is in the pot to pay preferential claims.

Some contract workers may be protected by the Employment Protection Act, but most will not. With the other unsecured creditors, they will have to wait for the liquidator to sort out preferential claims before they learn what is left for them. "If there is a dividend at all, it will usually take a long time to determine its size," said Mr Francis. "Twelve months is considered quick."

Millennium money guaranteed

The millennium party will be a year late at Lloyds Bank. While most of us will be celebrating the end of the 20th century in the year 2000, Lloyds is sticking strictly to calendar law and its Millennium Fund will not be maturing until June 2001 (Sarah Jones writes).

The Lloyds Millennium Fund is a "capital protected" PEP. Investors will receive at least their original investment back if encashed in five years'

time. There is also the potential for tax-free stock market growth, since the fund will invest mainly in companies in the FT-SE 350 index.

At the millennium, investors can leave their money in the fund - though it will no longer have the capital guarantee - or switch their investment to another Lloyds unit trust. According to figures supplied by Micropal, the only Lloyds unit trust that

comes anywhere near the top of the performance tables is its smaller companies and recovery fund. Charges are steep at 6 per cent initial charge and 1 per cent annual management charge. Minimum investment is £1,000.

However, Mark Bolland of Chamberlain de Broc, the independent financial advisers, said: "If you are concerned enough about the next five years in equities to want a



guarantee, then you must question why you are going into it. If, on the other hand, you believe the FT-SE 350 is going to rise, why not go into it directly and get better returns?"

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Why it pays to play your cards right

Sarah Jones on the newcomers in a crowded credit market

We all know it is quicker to go downhill than uphill — except when it comes to credit card interest rates. Swift to follow base rate increases, credit card issuers are proving stubbornly snail-like as we see the base rate tumble.

The latest drop in base rates to 6 per cent, however, has prompted some scratching of heads. NatWest, Lloyds and Midland all say their rates are under review, and Barclaycard has cut its APR (annual percentage rate) by 0.3 percentage points to 22.3 per cent.

Given that base rates have been on a downward trend for three months and that mortgage rates have dropped to 7.25 per cent, why do other forms of borrowing remain so high? "It costs a large issuer



TV ad star Rowan Atkinson extols the virtues of Barclaycard — but interest rates remain high

Watchdog may join in

THE Consumers' Association is hoping to launch a credit card, to the surprise of other providers (Sarah Jones writes).

"It must be revenue driving them to do it," says a spokesman for one credit card company. "Surely the Consumers' Association should not be endorsing one particular product? It's meant to be independent and neutral."

The card would be an affinity card run by the Beneficial Bank, whose off-the-shelf affinity card, used by several charities and organisations, pays the affinity partner £5 for each new account and 25p for every £100 spent.

The interest rate is not particularly attractive. It starts at 14.9 per cent for new accounts, but jumps to 18.9 per cent after six months.

The association said: "This is one of several options we are looking into."

to 20.9 per cent when you factor in the £120 annual fee.

Another American company, the People's Bank, is set to launch a credit card which, it says, will have one of the lowest rates available.

But if you do decide to switch, check the small print. Lloyds Bank, for example, is offering a rate of 16.2 per cent for six months — as long as your debts are at least £2,000.

Second-hand is not second rate

Thousands of people who own with-profits life policies are surrendering them early instead of selling them on for a better price (Marianne Curphey writes).

Beale Dobie, which trades second-hand endowment policies, says many people are unaware that if they wish to stop paying into a policy, they do not need to accept the surrender value offered by the life company.

There is an increasing demand for second-hand policies because of rumours that mutual companies will seek stock market listings. Should they do so, they are very likely to pay a one-off bonus or offer new shares to their existing policyholders.

There is also the prospect that mutuals might be taken over by larger companies, and policyholders again might benefit in the form of a payout.

According to David Beale, Beale Dobie's joint managing director, the market for second-hand policies is also being driven by speculation that some life funds will redistribute surplus assets between policyholders and shareholders.

This has happened in the case of Legal & General, which announced this week that with-profits policyholders would benefit from a £163 million

share of surplus funds, while £18 million of the so-called "orphan assets" would go to shareholders.

Mr Beale said: "When L&G announced its plans we saw a huge demand for second-hand policies and their price went up as a result. Now that the Prudential is also hoping to redistribute some of its surplus assets, we are starting to experience requests for old Pru policies, although few people seem to sell them on."

He says Standard Life and Scottish Widows, the mutual life insurers, also have surplus assets from profits built up over many years, and may choose to redistribute them. However, neither company has announced this yet.

Demand for Britannic and Refuge Assurance policies rose when these two companies applied to share out their surplus funds. However, this does not apply to people who own ordinary insurance policies with L&G or its peers. Nor is there any trade in unit-linked policies, since their value is determined only by the value of their units, and policyholders are not in line for a share of any surplus profits.

Beale Dobie: 01621 851133
Prudential payback, page 35

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Money Marketing, 23rd November 1995.

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Curphey on the giveaway options for the super-rich Pru

The Prudential is the latest in a line of life companies which have built up millions, in some cases billions, of pounds of surplus assets over the years and are now trying to redistribute them. But who will be the greatest beneficiary — shareholders or policyholders?

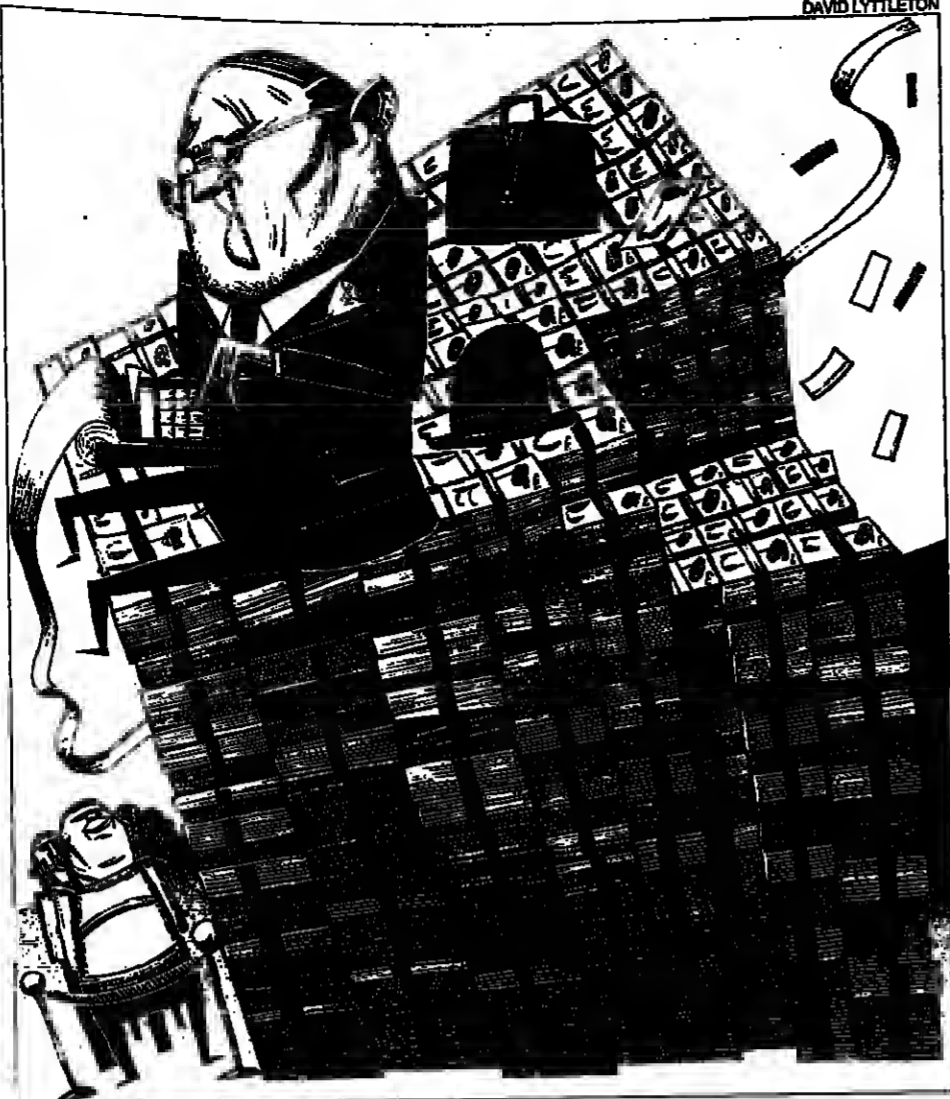
Q Where have the surplus funds come from?

A These funds, sometimes known as "orphan" assets, are amounts in a with-profits life fund beyond what is needed to meet the reasonable expectations of policyholders. They have accrued because past profits from investment have exceeded the actual payouts given to policyholders, and the maximum management fee has not always been charged to the life fund. Profit is also made when a holder surrenders his policy early.

Among listed life companies, the "orphan" assets arise because shareholders originally put up equity capital to support the development of the long-term insurance fund. Establishing who owns these reserves is a legally complex and time-consuming process. The Pru's argument is that shareholders have not received their full entitlement to the surpluses over time. It says that in the 1920s and 1930s shareholders put money into the fund, and from 1950 to 1980, when the fund was growing, they did not take out their full entitlement.

Q How could the redistribution benefit me?

A In the case of the Prudential, it is too early to say. The company, which has asked the Department of Trade and Industry for a ruling, says the life fund is worth £38 billion, of which £31 billion belongs to policyholders. The remaining £7 billion, in theory, a "free asset", though the Pru will not say how much might be "orphan" funds. The City estimates the total funds available for distribution to be between £0 million and £5 billion, would like to see it all go to shareholders. However, agreement by the DTI almost certainly requires the company to make a payment to policyholders. The process could take 18 months. Policyholders might be given a one-off windfall. Shareholders could benefit from higher dividends.



Payback policy at the Prudential

Q Is the Pru the first to do this?

A No. This week 1.4 million Legal & General with-profits policyholders, who were initially omitted from plans to redistribute surplus funds, learnt how much they will receive from a similar redistribution. They will be given an extra 30 per cent on their annual reversionary bonus. Anyone with a 25-year, £30-a-month maturing policy could expect to receive an extra £900 or so.

The whole life industry is estimated to have a surplus of between £35 billion and £40 billion, of which around £3.5 billion has been amassed by quoted companies with shareholder interests.

The issue was highlighted in 1992 when London & Manchester won approval from the DTI, which regulates insurance companies, for dipping into its orphan assets. It was followed by United

Friendly, which agreed that £275 million of a £2 billion life fund was attributable to shareholders. Then Britannic, with surplus funds of around £1.2 billion, and Refuge, with £630 million, began discussions with the DTI.

Q Are other companies interested in doing the same?

A One of the larger quoted life companies, Lloyds Abbey Life, says it is unlikely to take the same path as the Pru. Laurel Powers-Freeling, LAL group finance director, said few of its policies were with-profits and so, although the company did have some assets, they were not available for redistribution in the same way as the Pru.

Q What else might the Pru use the money for?

A The Pru has hinted it would like to use some of the money to buy a mutual life insurer or a building society. There would then be a smaller

pot to boost shareholders' funds and add to dividends. Nevertheless, shareholders could benefit from the extra business generated by a well-chosen acquisition, and from any investment gain on the fund which arises before it is spent.

Q So everyone is a winner?

A On this occasion, it looks as though the Pru would like to tip the ratio in favour of shareholders. The company's shares have already risen in anticipation of a bumper dividend. Even if there is a payout for policyholders, it will not be given to anyone with a unlinked policy, nor people who have a motor or household insurance policy with the Pru. Speculators might buy the shares, but they would be unwise to buy a with-profits policy in the hope of landing a big bonus. Payouts are unlikely to be large enough to make that worthwhile.

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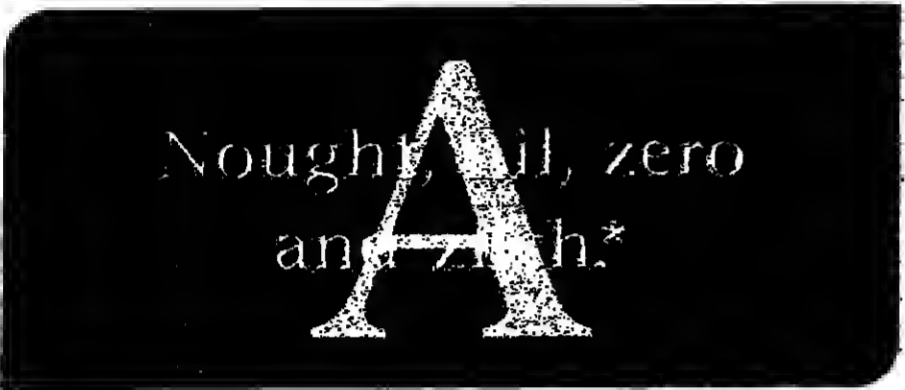
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At 15th January 1996, a £1000 investment in the Global Advantage PEP at launch in September 1990 would be worth £1974.92, and the same amount invested in the Income Advantage PEP at launch in January 1992 would be worth £1636.92.

Standard Life Fund Management Limited is regulated by the Personal Investment Authority and IMRO.

Robert Miller on taking the long view via a trust

Private investors stand firm

Private investors have to be far more sanguine than professional money-makers. Take this week's bout of jitters on Wall Street and in London. As the markets opened on Monday following a 171-point fall in the Dow Jones Index the previous Friday many City analysts predicted a stock market crash comparable to that of October 1987.

That such an event did not occur is, in part due to procedures put in place after the 1987 crash. These stipulate that when the US market falls by a certain number of points in any one day, the multi-billion dollar automatic computer trading programs must be switched to manual instructions to buy and sell.

Safeguards to avert a market freefall have certainly helped to pull up short the professional herd mentality. But private investors must anyway take a much longer-term view of their portfolios. They have to see through a poor set of statistics. In the US, this was stronger than expected employment data dashing hopes of an early interest rate cut.



Investment trusts may beat unit trusts as the way to ride into a single country such as Chile

Private investors must consider many more factors. Do you want income or capital growth? Do you want an internationally diversified portfolio through one investment or unit trust or do you want to allocate your money to different markets, sectors or regions that you have chosen yourself?

Generally, the performance of individual managers and their houses should be a more decisive factor than whether you opt for an investment trust or a unit trust.

However, investment trusts do enjoy certain advantages. If, for example, you want to invest in a single country, such as with Five Arrows Chile, managed by Rothschild, or a sector such as mining or venture capital, an investment trust may be a better choice.

Paul Myrners, chairman of Gartmore, the fund management group about to be bought by NatWest for £425 million, runs both unit and investment trusts. He says: "As a private investor, you must generally take a minimum two-year view on your investment. Economic data such as that which triggered the most recent bout of stock market nervousness will, in a month's time, be overtaken by other statistics possibly putting a very different light on matters."

Investors looking to make a profit on predatory activity in the investment trust sector this year could be disappointed. Many observers now believe that the tantalising prospect of a hostile bidder realising assets at full market value from an underperforming investment trust portfolio are overdone.

Nevertheless, CLL advises investment trust investors to move to "an overweight position in the expectation of significant out-performance relative to the FT-SE All Share Index". That exposure may be too rich for some and a judicious mix of investment and unit trusts may be more suitable.

CLL yesterday up-dated its 1996 list of trusts to watch and these include Martin Currie's Scottish Eastern and Baillie Gifford's Scottish Mortgage, in the international generalists category. On the income side, with a 5.2 per cent yield, is Ivory & Sims's Investors Capital Trust Units.

shareholder pressure is likely to grow on laggards in the investment trust sector, leading to re-organisations and possibly a change of manager. Such actions are generally to the benefit of shareholders and other similar trusts.

One investment trust analyst taking a sanguine view of recent stock market jitters is Peter Walls, of Credit Lyonnais Laing (CLL). He sees no reason to change the house view on investment trusts after the recent market events.

In the investment scales, CLL says, the political uncertainty of a decreasing Government majority in the Commons and a November US presidential election, coupled with the prospect of inflation creeping back into economies, is outweighed by more positive factors involving low interest rates, corporate activity, sterling, private investor interest, Japan and the Far East story.

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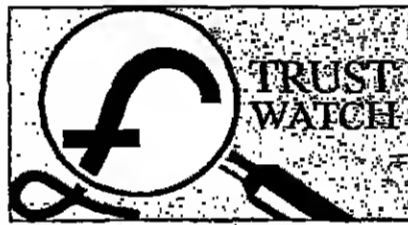
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When a hostile bidder gallops in

BIG time Investors such as the Bank of England and Gartmore, both of whom have a stake in the £235 million Cayman Island-based GT Chile fund, which is the target of a hostile bid, can take care of themselves. But how well are private investors looked after?

This week the predatory Regent Kingpin Acquisitions reached an agreement with GT Chile's board to offer shareholders other options to the original offer of Regent paper which could then be converted into cash roughly equivalent to the net asset value (NAV) of the underlying portfolio. Now shareholders will have the additional choice of a new fund run by Regent Kingpin or another fund run by LGT Asset Management, an arm of GT's Liechtenstein-based owners.

For the offer to succeed, 75 per cent of the shareholders must approve, as must the Cayman Islands court and the



London Stock Exchange. And herein lies the dilemma for private shareholders in an offshore close-ended fund such as GT Chile.

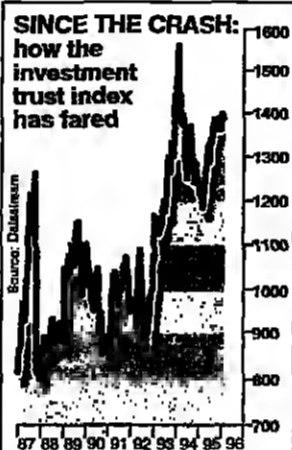
Such vehicles are not investment trusts and are therefore not subject to the strict company rules and investment trust regulations laid down in the UK. That is not to say that you should never consider such an investment. However, the first question you should ask yourself is whether there is a UK-authorized unit or,

more probably, investment trust that covers the same market, region or sector.

In almost any bid situation in the UK, whether it is for an investment trust or a single company, the shareholder registry is likely to be dominated by the City institutions and pension funds. But the rights of minority shareholders are protected in the UK.

In the case of investment trusts there is an additional, although unwritten, protective barrier, in that management houses are locked in a fierce battle to increase their pool of retail funds. Any prospective bidder therefore is likely to offer private investors at least a range of options that will enable them to ringfence any potential capital gains tax liability and to roll-over their money into another trust.

Additional research by Heather Dickson.



Large advertisement for Guinness Flight Value Bond PEP. Includes headline 'YOU'LL FIND THE BEST VALUE CORPORATE BOND PEP HERE.', bullet points of benefits (High Yield, Tax-Free, No Initial Charge, etc.), and a coupon form for requesting more information.

Advertisement for Elson Associates offering a 5% discount on top performing PEPs. Includes headline '5% DISCOUNT ON TOP PERFORMING PEPs', details of the offer, and a coupon form for requesting more information.

Vertical advertisement on the right edge of the page, partially cut off, with text like 'Five the' and 'Get'.



Inflation uncertainty and volatility in US markets is pushing up fixed rates

Fixed-rate loans — the only way is up

Many building societies and banks with fixed-rate mortgages last week in the wake of turbulence in the US stock market. The rates on fixed-rate mortgages are determined by money market interest rate perceptions. Insiders attempt to predict what will happen to interest rates over specific time periods.

Uncertainty in the US over inflation and volatility in both the stock market and the bond market is pushing up fixed rates. The looming general election in this country is also having an effect on the direction of rates.

Societies that are withdrawing fixed and discounted rates included Northern Rock, National & Provincial, Bristol & West and Alliance & Leicester. Some have replaced them with higher rates, while others, such as Alliance & Leicester,

Caroline Merrell
blames growing uncertainty for the increases

are waiting to see what happens over the next few days before deciding whether to refinance their products, and, if so, at what rates.

Lenders tended towards withdrawing their five to ten-year fixed-rate loans, leaving intact one and two-year fixed mortgages.

An Alliance & Leicester spokeswoman said: "We decided to withdraw three-year, and five-year fixed rates because of the turbulent market conditions. We do not like having to do this, but we hope to be able to come back with rates similar to the ones which were with-

drawn." The three-year fixed rate was 6.7 per cent, while the five-year loan was fixed at 7.45 per cent. The society is still offering a one-year fixed rate of 1.95 per cent and a two-year fix of 4.99 per cent.

On the other hand, most lenders have now cut their variable rates in response to the 0.25 per cent cut in base rates last week. Variable rates are now at around 7.25 per cent.

Bradford & Bingley is still offering the best variable rate at 5.99 per cent, while Nationwide has a competitive variable rate of 6.99 per cent.

Christopher Dean, fund manager of the Bradford & Bingley, said: "Things in the States have pushed up five-year rates from 7.42 to 7.74 per cent, while ten-year rates have risen from 8.15 to 8.38 per cent. There is a general perception that interest rates will go up in the longer term, although a lot has already been built into the market."

Margaret Schwarz, Abbey National's chief economist, believes that fixed-rate mortgages are now politically priced. She said: "Five-year rates are quite volatile because of the uncertainty of the election. The reaction is probably a tad overdone."

She points out that in spite of the rise in rates, it is still possible to take out a five-year fixed loan with a rate of under 8 per cent. She added: "This is still a very good rate which takes away the uncertainty for many borrowers."

Simon Tyler, of Chase de Vere, the mortgage broker, said: "Everyone is shifting the rates around, with the direct operators keeping the rates lower."

Jan Darby, marketing director at John Charcol, said: "Best buys include a fixed rate from Northern Rock at 7.24, a 7.39 five-year fixed rate from Nationwide and a 6.79 per cent five-year rate from the Coventry, although it carries a 3 per cent fee."

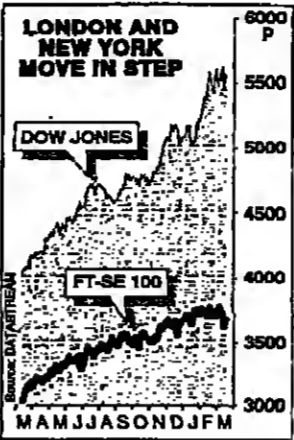
Karen Zagor on the transatlantic theatrics

Markets not for the faint of heart

The world was shaken out of its collective composure last Friday. By Monday evening, a recovery was being mooted. But Tuesday saw further turmoil before Wednesday's promise of renewed calm. By Friday, stability appeared to be a distant dream.

The dramatic events of this week have nothing to do with the Middle East or the former Yugoslavia, and everything to do with the international nature of stock markets. So what, exactly, happened this week, and what does it mean for private investors?

The theatrics started last Friday in the US, with the release of the strongest monthly employment numbers in 13 years. A strong rise in employment may sound like good news, but for the markets, robust employment data can spell disaster.



Markets are extremely sensitive to interest rates and tend to rise when rates fall. When people are employed, they have more money to spend and there is a danger that strong spending will trigger inflation. Raising base rates is one method of trying to curb inflation. So the US employment numbers depressed the market by quashing all hopes of an imminent cut in base rates.

As a result of the employment figures, the Dow Jones industrial average — the US market index of blue chip companies — plummeted 171.24 points to 5,470.45.

Ironically, Friday's news of

a 25 basis points cut in UK interest rates barely registered on the stock market, in part because the move had been widely anticipated. Instead, London reacted to the news from the US, and the FT-SE 100 index dropped 47.9 points to 3,710.3. The loss might have been worse had trading continued into the night, when the Dow posted its greatest losses.

It is not unusual for world markets to react to events in the US. Last year's low US interest rates helped markets around the world, including the UK. It was not surprising that had news surprised that had news would have a similar effect.

On Monday morning, Wall Street's Friday losses sent the FT-SE 100 tumbling more than 80 points. But the index later retraced most of its losses to close 35.8 points lower at 3,674.5, thanks largely to renewed confidence in the US and the growing sentiment

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SOURCE: Hindsight, Income & Growth sector (PEP only), 4 March 1996, offer to bid, net income reinvested.

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A review of all Enterprise Zone Trusts has been published by Allenbridge Group plc, the research house, in its Tax Shelter Report.

The majority of compensation claims paid out for poor conveyancing work result from the failure of solicitors to carry out routine checks.

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Table with columns: Investment (£), Company, Standard Rate (%). Lists various bond products from companies like AIG Life, Financial Assur, etc.

Source: Chembench de Broit 0171-424 4222. Net rates, income and capital guaranteed. Early exit, Terms vary. Maturity not applicable.

SAVERS' BEST BUYS

Table with columns: Account, Notice of term, Deposit, Rate, Interest paid. Lists instant access and direct line accounts.

Table with columns: Account, Notice of term, Deposit, Rate, Interest paid. Lists notice accounts and bonds.

Table with columns: Account, Notice of term, Deposit, Rate, Interest paid. Lists first tesses (tax free) accounts.

CREDIT CARDS BEST BUYS

Table with columns: Card type, Interest per month, APR%, Fee per annum. Lists MasterCard/Visa and Royal Bank of Scotland cards.

PERSONAL LOANS BEST BUYS

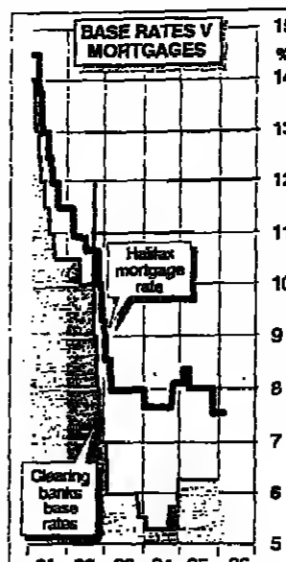
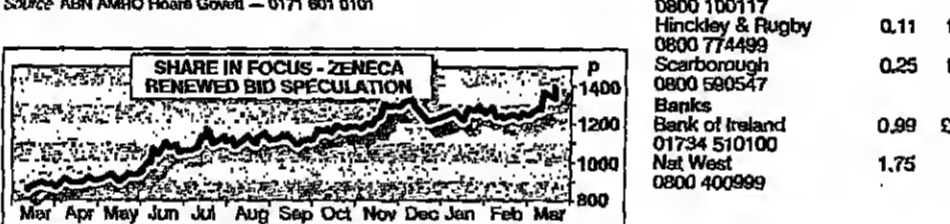
Table with columns: Personal Loans, APR, Monthly payment on £3,000 for 3yrs with insurance. Lists Direct Line, Midland, Clydesdale Bank loans.

Notes: A = 2% bonus if Account opened by 30.04.96, C = no interest free period, D = for debt consolidation only, E = Available to comprehensive mortgage holders over 25 years.

PIBS

Table with columns: Fixed Rate, Gross coupon, Buying price, Gross yield, Issue price, Minimum purchase amount. Lists various fixed rate PIBs.

Table with columns: Floating Rate, Gross coupon, Buying price, Issue price, Minimum purchase amount. Lists floating rate PIBs.



NATIONAL SAVINGS

Table with columns: Gross rate, At tax rates, Minimum investment, Notice, Contact. Lists various national savings products.

PENSION ANNUITIES

Table with columns: Single Life, Joint Life, 2/3 Widows, Female: Age 60, Age 65, Age 70. Lists pension annuity rates for various providers.

LARGER LENDERS

Table with columns: Lender, Interest rate, Loan size, Max %, Notes. Lists building societies and banks offering larger loans.

FIRST-TIME BUYERS

Table with columns: Lender, Interest rate, Loan size, Max %, Notes. Lists lenders offering first-time buyer packages.

LARGER LOANS

Table with columns: Lender, Interest rate, Loan size, Max %, Notes. Lists lenders offering larger loan amounts.

UNIT-LINKED INSURANCE INVESTMENTS

Large table listing various unit-linked insurance investments across multiple columns, including providers like AEGON, ABN AMRO, and others.

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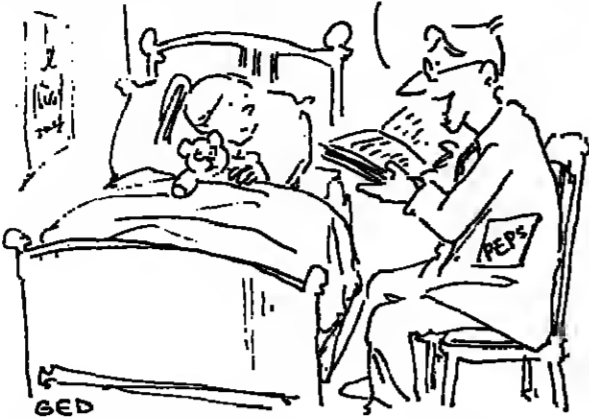
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Text describing Scottish Life Investment products and services.

Charges may take much of the interest out of Peps

From D. H. Craighead
Sir, A few months ago, I received a report on a Pep which I had taken out in 1994. This showed that the value of the Pep, including reinvested income, was still below the purchase price of £6,000, in spite of the fact that the FT-SE 100 index had risen substantially over the same period.

Once upon a time to invest meant to buy in order to earn interest or bring profit to the buyer



On querying the matter, I was told that an upfront fee of 5 per cent had been deducted, plus an annual management fee of 1.25 per cent. The difference between the buying and selling price of units, currently stood at 6.36 per cent.

This means that, even if the investment is retained for five years, the annual income plus capital gains must amount to over 14 per cent before the tax saving of 25 per cent tax rate is sufficient to cover the charges made.

The various Peps that are sold have different rates of charges and some make no upfront charge at all, provided the investment is held for at least five years. I wonder, however, how many investors take into account the difference between buying and selling rates for units and the effect this has on the total costs. If such calculations are made correctly, then investment in many Peps becomes of very marginal interest.

Yours faithfully, D. H. CRAIGHEAD, Walspring Firs, Ashridge Lane, Tigley, near Totnes, Devon.

merger in many Peps becomes of very marginal interest. Yours faithfully, D. H. CRAIGHEAD, Walspring Firs, Ashridge Lane, Tigley, near Totnes, Devon.

Golden age for homeowners

From Mr P. J. Watts
Sir, Are we alone in feeling somewhat unimpressed by the recent reductions in mortgage rates? We bought our second house in 1959 with the help of a mortgage of £2,000 provided by the local authority in Tonbridge, Kent.

These mortgages were available at 5 per cent, fixed throughout the term of 20 years, with capital repaid at a fixed rate each quarter and interest charged on the reducing balance.

This had the advantage that the amount payable reduced by exactly the same figure each quarter and we always knew how much we owed and what the next quarterly payment would be. Today, everything is so unbelievably complex, and some might think unnecessarily so, that very few borrowers could say the same. It must have been a golden age.

Many years ago, the fire-brand socialist politician, Mr Aneurin Bevan, used to rage about a situation where the only possible way for working people to own a house was to become "a slave to a mortgage". I wonder what this gentleman might have thought if he could have seen how things are done today.

Yours faithfully, P. J. WATTS, Oak Cottage, St Briavel's Common, Nr. Lydney, Gloucestershire.

A Tessa delay exceeded with ease

From Mrs S. Blake
Sir, Mrs T. P. Colwell (Weekend Money Letters, March 2) asked if anyone could beat a 13-day delay in obtaining a Halifax Tessa Maturity Certificate. Easily!

Mine matured on January 21 and I received my Certificate on March 2 - 41 days and two phone calls later.

I wrote to ask why there was a £50 difference in what they were publishing as a maximum maturity figure and the amount I received. They replied that I hadn't made my first and subsequent payments on January 1 of each year.

Yours faithfully, S. BLAKE, 66 Lakeside Place, London Colney, St Albans, Herts.

we were publishing as a maximum maturity figure and the amount I received. They replied that I hadn't made my first and subsequent payments on January 1 of each year.

Yours faithfully, S. BLAKE, 66 Lakeside Place, London Colney, St Albans, Herts.

Infuriated by Granada delay

From Miss S. A. Lush
Sir, Has there been a general outcry about the delay in dispatching cheques to those Forth shareholders who chose to sell to Granada after its bid was successful?

A cheque for some thousand pounds, dated February 16, reached me on February 28. It was sent by first-class mail and showed no sign of having wandered on the way to me. What happened to the money for those 12 days?

Yours faithfully, S. A. LUSH, 134 Arlington Drive, Old Marston, Oxford.

Friendly rivalry in maturity

From Mr John Bryant
Sir, I read Mr Brabbins's letter (Weekend Money, March 2) with great envy! My wife's friendly society policy has just matured, providing £1,382 after ten annual payments of £100. Bearing in mind that Mr Brabbins's policy for £200 per annum over ten years provided £3,231, he seems to have done extremely well.

Needless to say, I am writing to Family Assurance for its comments. Yours faithfully, JOHN BRYANT, 42 Market Square, Totton, Bedfordshire.

Letters or information for Weekend Money may be sent by fax to 0171-782 5062. Letters should include a daytime telephone number. The Times cannot always give individual replies or advice. No legal responsibility can be accepted for statements in these columns and independent advice should be sought.

Bona fide N&P saver eligible to vote but not in a state of saving grace

From Mr C. Kitson
Sir, Having received my transfer document for the proposed merger of the National and Provincial Building Society with Abbey National, I find myself in the peculiar position of being entitled to vote, but not entitled to any benefits. This is in spite of being a saver with the N&P for more than ten years.

According to the document, to be an eligible saver I needed £100 in my account at midnight on April 28, 1995. Yet to be an eligible voter I needed £100 in my account at midnight December 31, 1995. I am an eligible voter but not an eligible saver. Yet to qualify for the Statutory Cash Bonus I must not be eligible to vote. Thus I get nothing from this merger at all. This was confirmed by the N&P helpline.

I would, therefore, urge any N&P savers to read the transfer document carefully and if they fall into this trap, vote against the merger. Yours faithfully, CHARLES KITSON, 24 Northhill Road, Cople, Bedfordshire.

Debt-counselling company in liquidation

The official receiver in Southend has this week written to clients of Union Finance, the controversial debt-counselling company, telling them that the firm has gone into liquidation.

The receiver has been besieged with calls from anxious Union Finance clients who had tried and failed to get through to the firm's offices in Southend. The Times has received similar calls. Borrowers who contacted The Times are facing debts of tens of thousands of pounds after following Union Finance's advice, which they say they have no hope of paying. The Office of Fair Trading, which regulated Union Finance, admitted this week that it was possible other firms could set up offering similar advice. Union Finance promised thousands of borrowers that they could free themselves from negative equity and walk away from their debt by exploiting a loophole in mortgage indemnity insurance taken out to cover the loan. It claimed that borrowers could not be chased for any shortfall because the



Walker: wants to help borrowers

for monitoring Union Finance under the Consumer Credit Act, say they were also forced to stand helplessly by, because Union Finance was doing nothing illegal. Courts in several cases unconnected with Union Finance had ruled that the mortgage indemnity insurance was for the lender's benefit.

Union Finance was finally wound up when it reneged on a previous promise to pay an £8,000 legal bill incurred by one of its clients. The client served a winding-up petition.

The receiver now has all Union Finance's client files and is setting up a database of names and addresses. But it is poised to hand the case over to A. W. Mudd of Billerica, a firm of insolvency practitioners.

The receiver was unable to give Union Finance borrowers any advice. They now face months of uncertainty while Union Finance's affairs are unravelled. Many borrowers handed their keys back to their lender, believing they could not be chased for any shortfall after their lender was

forced to repossess and sell at a loss. But lenders insist borrowers are still liable for the remaining outstanding debt, which is continuing to mount up with interest and legal costs.

Borrowers who contacted The Times have been told by lenders that their properties have been sold for nearly half the original price. They are now awaiting statements from their lenders of what they owe and face court action if they cannot pay.

Peter Walker, the founder of Union Finance, has reappeared as a consultant to a Southend firm, Concept Management. He says his new firm has nothing to do with exploiting loopholes in mortgage guarantee insurance. He expressed regret when told of Union Finance borrowers' difficulties but insisted: "The concept [of mortgage indemnity loopholes] is still correct". He blamed lenders for failing to negotiate with borrowers but offered to "try his damndest" to help borrowers if they contacted him.

SARA MCCONNELL

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Source: Financial Times. *Yield based on CAGR (Compound Annual Return). **Yield based on 12-month period. **Yield based on 12-month period. **Yield based on 12-month period.

Shares end week on a dull note

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

Main table containing various stock market categories: ALCOHOLIC BEVERAGES, BANKS, BREWERIES, PUBS & REST, DIVERSIFIED INDUSTRIALS, ENGINEERING, VEHICLES, FOOD MANUFACTURERS, LEISURE & HOTELS, MINING, OIL & GAS, OTHER FINANCIAL, PHARMACEUTICALS, PRINTING & PAPER, PROPERTY, TELECOMMUNICATIONS, TEXTILES & APPAREL, TRANSPORT, RETAILERS, FOOD, RETAILERS, GENERAL, WATER, CHEMICALS, BUILDING & CONSTRUCT, BUILDING MATERIALS, ELECTRICITY, ELECTRONIC & ELECT, HEALTHCARE, HOUSEHOLD GOODS, INSURANCE, MEDIA, BRITISH FUNDS, SHORTS (under 5 years), LONGS (over 15 years), UNDATED, INVESTMENT TRUSTS, MEDIUMS (6 to 15 years), and INDEX-LINKED ON projected inflation of.

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Welham puts Whitaker in good heart

FROM JENNY MACARTHUR IN 'S-HERTOGENBOSCH HOLLAND

JOHN WHITAKER, of Great Britain, the runner-up with Grannusch on the opening day of the Volvo World Cup show jumping meeting here, continued his successful week when he and Welham, the horse he rides in the World Cup qualifier tomorrow, won the Rabobank Prize yesterday by a comfortable 1.68sec.

Emile Hendrix, a member of Holland's gold medal-winning team at the 1991 European championships, finished second on his Dutch-bred mare, Finesse, with Peter Eriksson, the leading Swedish rider, on his stallion, Robin.

Despite Welham's 16 years, Whitaker is confident that the pair fresh-bred gelding, who won the opening event in Dortmund last week, is still improving. Owned by Keeley Ourtham, Welham was originally lent to Whitaker for the 1994 Olympia Show in order to give the horse some international experience. He had previously jumped mainly in Young Rider classes.

Whitaker formed an instant partnership with him — winning on the second day of the show — and was invited to keep the ride providing Welham remained stabled at Durham's Noninghamshire yard.

They went on to gain numerous successes last year, including a team silver and individual fifth place at the European championships. Welham, who had no difficulty in coping with the big championship fences, is now Whitaker's main hope for the Olympic Games in Atlanta.

The British had a disappointing showing in the

Hydraudyna Prize in which Henk van der Pol, of Holland, finished first and second. None of the Britons in the 68-strong class reached the jump-off. Michael Whitaker, who was giving Midnight Madness his first outing of the season, hit the first two jumps and then had to retire after an eight fault standard was brought in. He will ride him again today in an attempt to get him settled before the World Cup qualifier tomorrow.

Nick Skelton, who was also "tuning up" his 1995 World Cup-winner, Dollar Girl, after a fortnight's rest, also had eight faults, but his successes in Bordeaux and Moorsle last month have ensured that the pair start the qualifier as one of the favourites. John Whitaker, on Cor d'Alme, also had to retire after incurring eight faults. Geoff Billington was left to uphold British honour with four faults on Solitaire.

Skelton and the two Whitakers have an added incentive for success tomorrow. Despite their positions as Britons' three leading riders, they have yet to attract a sponsor to replace Everest, whose contract with the three ended in December. Michael and John Whitaker are ranked third and seventh in the world. Skelton is sixth.

RESULTS: Hydraudyna Prize, 1 Famous (H van der Pol, Hol) 0 faults in 29.50sec, 2 Grannusch (H van der Pol, Hol) 0 in 29.54, 3 Scandalo (H van der Pol, Aust) 0 in 29.58, Rabobank Prize, 1 Welham (J Whitaker, GB) 0 in 29.91sec, 2 Finesse (E Hendrix, Hol), Robin (P Eriksson, Swe) both 3 in 21.39, Other British placings: 3 Eton (J Whitaker) 0 in 34.37, Dressage Grand Prix, 1 Carleton Bates (H Carter, Ger) 66.8, 2 Walsell (S Winder, US) 66.7, 3 Jansz (A Wirth, S) 66.6, 4 Rook (A Wirth, S) 66.5, 5 Rook (A Wirth, S) 66.4.



Andrei Tchmil, of Ukraine, celebrates his victory in the sixth stage of the Paris-Nice cycling race at St Tropez yesterday, sprinting over the line with two Britons, Max Sciandri, left, and Chris Boardman, in his wake

Bradbury shows true grit to progress

By RICHARD EATON

JULIE BRADBURY overcame the aftermath of flu, cramp in both legs and two match points against her to take her seeded place in the semi-finals of the Yonex All England badminton championships in Birmingham yesterday.

The woman who has the best chance of earning Britain a first Olympic medal in the sport nearly found herself dispatched prematurely from the world's biggest build-up tournament to Atlanta when she and Simon Archer stood a game and 17-13 down to the Chinese pair of Tao Xiao Qiang and Wang Xiaoyun.

"The cramp seemed to spread from one leg to the other," she said, after a 14-18, 15-10 win which lasted for an hour and a quarter.

The English pair, runners-up in the World Grand Prix finals, never reached the standards they had on that occasion in Singapore. They did, however, display tenacity and, in Bradbury's case, resilience, too. She and Jonnie Wright had been expected to reach the women's doubles semi-finals but were beaten 15-13, 15-15 by another Chinese partnership, Qin Xiuyan and Tang Yong Shu.

Bradbury and Archer's hopes were enhanced when the top-seeded Trikus

Heryanto and Minami Timur, from Indonesia, went out to the Swedes, Jan Erik Antonsson and Arvid Gabbar. There was another English success when Wright and Nick Ponning, the 1994 champions, also reached the semi-finals with a 15-9, 15-6 win over Peter Axelsson and Carline Bengtsson, also of Sweden.

The All England was reeling, however, from the surprise of early defeats for three leading players — Heryanto Arbi, the world champion, Allan Budi Kusuma, Olympic champion, and top-seeded Joko Suprianto. The defending champion, Poul-Erik Hoerly, of Denmark, has reached the semi-finals.

SPORT IN BRIEF

Higgins hands Ebdon easy path to last four

AFTER managing to avoid a whitewash for the first four years of his meteoric professional career, John Higgins has suffered two in fewer than three weeks. Yesterday, the Scot was beaten 5-0 by Peter Ebdon in the quarter-finals of the Thailand Open in Bangkok (Phil Yates writes).

"It's strange because I felt I was doing much better when I lost [9-7] to John Parrott in the European Open final than I have all week here," Ebdon said. "That does me a favour. I don't put myself under pressure as a result of high expectations and when I'm really firing I take on risky pots not thinking I can miss. That's dangerous at this level." Ebdon, who has prevailed in four of his five meetings with Higgins, will now face James Wattana, who beat Alan McManus 5-4 in a nervy 3hr 15min struggle.

Henman reaches semi-final

TENNIS: Tim Henman, the fast-rising British player, repeated his Wimbledon victory over Martin Sinner, of Germany, to reach the semi-final of the ATP Tour tournament in Copenhagen yesterday. Sinner, who had knocked out the top seed, Jan Siemerink, of Holland, held Henman to 7-5 in the first set but managed only one game in the second.

Heavyweight contest

ROWING: The British women's heavyweight eight, still seeking Olympic selection, head a record 252 crews in the Women's Head from Mortlake to Putney today. The German women's squad, closest to the British in 1995, have not entered and a London University/Tyrian crew, with seven full and under-23 internationalists on board, will start second. Thames RC, starting third, defend the top dub title.

Johnson shares lead

GOLF: Trish Johnson, of England, fired a four-under-par 68 to share a three-way lead after the first round of the Ping-Welch Championship in Tucson, Arizona yesterday. Johnson, 30, missed her chance of an outright lead when she bogeyed the 17th, two-putting from 30 feet, leaving her level with Liselotte Neumann, of Sweden, and Pat Bradley, of the United States, with nine players bunched one stroke behind.

St Paul's enjoy victory

ROWING: St Paul's used their local knowledge to perfection yesterday in the Schools Head. Stroked by Dan Ouseley, the 1995 top Great Britain junior, and racing into a cross-head wind which suited their style and power, St Paul's, starting third, overhauled Hampton and Eton, who started first, to win by five seconds. Kingston Grammar, starting sixth, moved up to take third place.

COMPREHENSIVE GUIDE TO THE WEEKEND FIXTURES

FOOTBALL

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Second division

(1) Bournemouth v York

(2) Barnsley v Rotherham

(3) Brighton v Hull

(4) Gillingham v Luton

(5) Grimsby v Bolton

(6) Ipswich v Reading

(7) Millwall v Scunthorpe

(8) Notts County v Oxford

(9) Peterborough v Colchester

(10) Shrewsbury v Walsley

(11) Stockport v Bradford

(12) Swindon v Luton

(13) Torquay v Barnet

(14) Walsley v Colchester

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Third division

(1) Bury v Rochdale

(2) Chester v Exeter

(3) Crewe v Southport

(4) Fulham v Cambridge

(5) Hereford v Hartlepool

(6) Leyton Orient v Lincoln

(7) Mansfield v Gillingham

(8) Plymouth v Northampton

(9) Preston v Darlington

(10) Scarborough v Colchester

(11) Torquay v Barnet

(12) Wigan v Gillingham

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Fourth division

(1) Accrington v York

(2) Aldershot v Luton

(3) Boreham Wood v Luton

(4) Cambridge v Luton

(5) Colchester v Luton

(6) Crewe v Luton

(7) Exeter v Luton

(8) Fulham v Luton

(9) Gillingham v Luton

(10) Hartlepool v Luton

(11) Hereford v Luton

(12) Lincoln v Luton

(13) Mansfield v Luton

(14) Northampton v Luton

(15) Peterborough v Luton

(16) Plymouth v Luton

(17) Scarborough v Luton

(18) Shrewsbury v Luton

(19) Stockport v Luton

(20) Swindon v Luton

(21) Torquay v Luton

(22) Walsley v Luton

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Ince now striking right notes in Italian harmony

Life took its time to settle tranquillity upon Paul Emerson Carley Ince, but the player whose demeanour could be the epitome of belligerent discontent when he was with Manchester United, has become one of football's idle rich as he sits with his feet up in Italy, where the players in Serie A are taking this weekend off in a show of strength against their paymasters.



ROB HUGHES
Weekend View

bother craving a return to his native country at all. He earns more in an afternoon than most salaried workers in a year, more than any other British player. The stand-off between Ince and Venables had allegedly begun when Ince, after his trial and acquittal after becoming embroiled in the Cantona affair at Selhurst Park, reported to "emotionally drained" to play his part in the Umbro Cup last summer.

In fact, their disagreement had its genesis in Dublin, on that ill-fated night in February last year when England's match against Ireland had to be abandoned because of rioting. In the 27 minutes that were played, Ince had shown irresponsibility, refusing to

ish up in a prison cell but for John Lyall, the manager of West Ham United, who became his mentor and surrogate father. Lyall could see in Ince what the Italians are extracting today.

He was always rebelling against something or other, always "getting in there" and competing, and in the nick of time he was persuaded to channel aggression into striving for something special. Maybe, like Vesuvius, it can never be said that there will be no more eruptions, but the player who has come through so much rejection, including the way Manchester United sold him without his full agreement, is about to fulfil his talent.

He could, very nearly, come scurrying home to the bolt-hole that Arsenal offered him when things were going wrong under Ottavio Bianchi and that coach's 3-5-2 system at Inter. But Bianchi was fired. Roy Hodgson, an English manager abroad, reshaped the team into 4-4-2, and asked Ince to be the anchor. Emotionally drained, Ince now has enough energy and sense to socialise in the Italian way, to integrate himself, his wife Claire and his son, for the duration of his three-year contract.

Paulo Di Canio, 27, the AC Milan midfielder player, yesterday became the latest international to be linked with a move to Celtic. Celtic promised they would pursue "other options" after shelving their attempts to sign Jorge Cadete, the Portugal international.

Ince had won more than his share of the ball in his physical duel with Marcel Desailly, the Frenchman, and when he says that he has learnt greater technique in 20 matches in Italy, one suspects that he has merely learnt to apply it, to concentrate on the ball rather than the man, to curb those wild excesses that so-called combative players get away with in England.

Mr Motivator turns Palace around

Russell Kempson on what drives the manager who arrived at the London club like a wind of change



Bassett, leaning on the club emblem, has taken his young side up 13 places

Dave Bassett has altered little in 17 years of football management, a profession choked in cynicism and paranoia. He retains his chirpy demeanour, eyes darting everywhere and chatters in machine-gun fashion, pausing only to reload. "You with me?" he asks frequently, checking you have not got lost in the earnest flow.

Five weeks ago, Bassett breezed into Selhurst Park to take over Crystal Palace, a club still in the death rattle of relegation from the FA Carling Premiership and going nowhere in sixteenth place in the Endleigh Insurance League first division. Nine matches later, after only one defeat, Palace are third and pushing for a swift return to the land of milk and honey. Today, it is Grimby Town's turn to feel the heat.

Bassett, 51, scoffs at suggestions of magic wands or potions. "What struck me at first was how young the Palace players were," he said. "Apart from Nigel Martyn and Ray Houghton, they're mostly kids. I haven't really changed that much here but I've brought a lot of enthusiasm, and the players have responded well."

On the debit side, he stayed at Palace only three days first time around — "I was young, it seemed a good idea at the time" — and found little harmony in his eight months, with Elton John, at Watford.

He had legged it then," he said. "I voted against Brian going but was overruled. You battle on, always thinking you can turn the corner, but in the end, I knew I had to go."

didn't hear anything for 48 hours. I thought it was a bit ominous." Not to worry. Ron Noades, the Palace chairman, had already rung and Bassett accepted the consolation prize.

North West rivals united in bid for Wembley

NON-LEAGUE FOOTBALL BY WALTER GAMMIE

FLIXTON and Clitheroe travel for the first leg of the FA Carlsberg Vase semi-finals today as they try to secure an all North West Counties League Wembley final to emulate the 1987 showpiece in which St Helens beat Warrington 3-2.

Clitheroe must take on Mangotsfield United, from Bristol, of the Great Mills League, who are managed by Terry Rowles, who guided Taunton Town to the 1994 final, where they lost to Diss Town.

Rowles can call upon three of that Taunton side in Dave Ewens, the captain, Wayne Morris and Andy Perrett, a prolific goalscorer who also played for him when he managed Clevedon Town during their rise to the Beazer Homes League.

Mangotsfield have themselves lodged an application to the Beazer Homes League. "The ground just needs some cosmetic work," Roger Gray, the secretary, said. "We've got a 300-seat stand and covered accommodation down one side after working steadily on the ground for the past five or six years."

Clevedon, Weston-super-Mare and Yate in the Beazer League are all within ten or 12 miles of us. In order to compete, we've got to look to get to that standard, otherwise the club will stagnate."

THE TIMES MATCH-BY-MATCH GUIDE TO THE PREMIERSHIP THIS WEEKEND

COVENTRY v BOLTON

Can Bolton escape from the jaws of hell? Successive away victories at Middlesbrough and Leeds suggest it is not lost yet but another win, at Highfield Road, is an absolute must if the salvagers operation is to continue. Coventry need the points, too. Six draws in the Premiership could help the pools punters but it has done little to aid the cause. A nerve-ridden scrap in prospect, probably best watched on Match of the Day's highlights and lowlights.

LAST SEASON: No fixture.
10-YEAR RECORD: No fixtures.

COVENTRY (from): S. Ogrizovic, S. Borromeo, D. Buxton, L. Daley, R. Shaw, O. Burrows, P. Taylor, P. Wilson, E. Jones, J. Saleiro, O. Dublin, P. Whelan, A. Pickering, N. Lammy, J. Fylan.

BOLTON (from): K. Dring, S. Green, J. Phillips, S. Curcio, A. Stubbs, C. Fairclough, G. Bergqvist, S. Salinas, N. Sinton, S. Coleman, M. Pratt, S. O'Leary, L. Lee, F. de Freitas, W. Burnett, A. Davison, J. McGinley.

LIVERPOOL v CHELSEA

All the hype surrounding Guilt is more than justified, he deserves every drooping adjective bestowed upon his elegant being. Yet all the hype surrounding Chelsea, his team, may have been premature. Scrambling draws with Wimbledon and Manchester City have undercut a lot of the previous good work, with Hoddle still not committing himself to contract talks. Perhaps Bruce Hoob is his agent. Liverpool make their first change in personnel in eight matches, with Bobb and Wright injured.

LAST SEASON: Liverpool 5 Chelsea 1.
10-YEAR RECORD: 1-1, 3-0, 2-1, 0-1, 2-0, 1-2, 2-1, 2-1, 3-1.

LIVERPOOL (from): D. James, J. McAtee, R. Jones, S. Harrison, N. Ruddock, J. Santos, S. McCluskey, J. Barnes, M. Thomas, J. Redknapp, R. Fowler, S. Collymore, I. Rush, M. Kearney, A. Warner.

CHELSEA (from): K. Hinchcock, T. Phelan, O. Peruzzi, S. Clarke, O. Lee, M. Duberry, E. Johnson, R. Gillit, O. Wiza, J. Spencer, M. Hughes, G. Peacock, P. Furlong, N. Spackman, O. Shearrie, M. Izzet.

MANCHESTER CITY v SOUTHAMPTON

How Alan Ball loves his imports. Joining Imnel, Frontzack, Kinkladze and Rucker in Maithe Reed's foreign legion to Giuseppe Mazzarelli, the Swiss-born, Milan passport-holder — and probably the son of a chessmaster — from FC Zurich, Dave Merrington can afford to such luxuries — Ball was born in Southampton, honesty, and is suspended today, anyway — but makes the best of a bad job. Not getting a replay out of their FA Cup quarter-final at Old Trafford on Monday was a travesty.

LAST SEASON: Manchester City 3 Southampton 3.
10-YEAR RECORD: 1-0, 2-4, 0-0, 1-2, 3-0, 1-1, 1-0, 1-1, 3-3.

MAN CITY (from): E. Imnel, M. Summerbee, K. Curie, K. Eymons, M. Frontzack, G. Filizzoli, G. Kinkladze, S. Lomas, I. Brightwell, N. Clough, U. Rucker, M. Brown, G. Mazzarelli, G. Crossley, M. Phillips, A. Kinnear.

SOUTHAMPTON (from): O. Bessard, J. Dodd, R. Hall, K. Mortley, A. Nallson, S. Charlton, M. Le Toussier, J. Magilton, N. Maddison, M. Oakley, M. Walters, P. Tisdale, O. Hughes, G. Watson, N. Shipperley, B. Grobbelaar.

MIDDLESBROUGH v NOTTINGHAM FOREST

Middlesbrough have not won at home in the league since December 15, 1973. Considering they have taken only one point from a possible 33, and have yet to win in the Premiership this year, it is unlikely that either team will come to an end this afternoon. Forest have experienced joy and heart-break recently, in the FA Cup, and play Bayern Munich in the UEFA Cup on Tuesday — their seventeenth knockout game of the season. Must be hell being a pro footballer... but somebody's got to do it.

LAST SEASON: No fixture.
10-YEAR RECORD: 0-0, 3-4, 1-2, 2-2.

MIDDLESBROUGH (from): A. Miller, G. Walsh, N. Cox, C. Morris, N. Pearson, O. Whyte, C. Fleming, B. Cranley, J. Pollock, G. Kavanagh, R. Buxton, G. Barry, M. Barry, J. Burth, J. A. Firth, A. Moore.

NOTTINGHAM FOREST (from): M. Crossley, O. Lytle, S. Pearce, C. Cooper, S. Christie, S. Stone, G. Bart-Williams, S. Gormally, O. Phillips, B. Roy, K. Campbell, J. Lee, A. Sloan, J. Wain, C. Allen, P. McGregor, S. Howe.

QPR v MANCHESTER UTD

United's good fortune is peaking at exactly the right moment. The successive victories Newcastle and Southampton, in league and cup, owed much to resilience above and beyond the call of duty. Jimmy Hodgson, kind you, ten consecutive wins is good going in anybody's language and at least it has enthused a previously timid side and kept Kevin Keegan quiet for a while. Rodgers are almost gone but should take comfort in the fact that their last two triumphs over United came in months that begin with an M.

LAST SEASON: QPR 2 Manchester Utd 3.
10-YEAR RECORD: 1-0, 1-1, 0-2, 3-2, 1-2, 1-1, 0-0, 1-3, 2-3, 3-3.

QPR (from): J. Sommer, O. Bardsley, S. Yates, K. Reddy, T. Chalko, S. Barker, J. Hollaway, N. Gushie, A. McDonald, T. Sinclair, K. Geller, G. Cookridge, S. Allen, O. Dicho, M. Grazier, C. Plummer.

MAN UTD (from): P. Schmeichel, O. Irwin, S. Bruce, G. Neville, P. Neville, L. Sharpe, R. Keane, N. Butt, R. Giggs, E. Carrasco, A. Cole, D. May, P. Scholes, O. Beckham, A. Cotton.

SHEFFIELD WEDNESDAY v ASTON VILLA

Team of the season so far? Must be Villa. Fourth place in the Premiership, Coca-Cola Cup finalists and FA Cup semi-finalists. However, Brian Little's conventional skills will be sorely tested this afternoon in the second of back-to-back fixtures with Wednesday, who lost 3-2 at Villa Park last week. Scourge and Shearrie are rising and Schmeie is doubtful. Luckily, Wednesday are no great shakes and unlikely to trouble any fine-up Little cares to select. What a manager, what a team.

LAST SEASON: Sheffield Wed 1 Aston Villa 2.
10-YEAR RECORD: 2-0, 2-1, 1-3, 1-0, 2-3, 1-2, 0-0, 1-2.

SHEFF WED (from): C. Woods, C. Pressman, S. Nicol, L. Brisson, O. Walker, J. Wells, G. Hyde, J. Sheridan, M. Degryse, M. Pemberton, O. Hirst, O. Kovacic, R. Binkley, G. Whittingham, J. Newson.

ASTON VILLA (from): M. Bounie, G. Charney, M. O'Brien, P. Ehligu, P. Carr, S. Milosovic, O. Yorke, G. Farrelly, M. Oakes.

TOTTENHAM v BLACKBURN

Any Arsenal fan wishing a plague on Tottenham, as it were, would do well to think that they would be rewarded. Sol Campbell has gone down with the pox, of the chicken variety, and apparently could have infected many of his team-mates before he was sent home. If Tottenham's display is listless today, do not be surprised. Chris Sutton, Blackburn's 25 million striker, could be signed for the first time this year after recovering from intabable wage syndrome — he doesn't earn as much as Alan Shearer — and ankle problems.

LAST SEASON: Tottenham 3 Blackburn 1.
10-YEAR RECORD: 1-2, 0-2, 3-1.

TOTTENHAM (from): I. Walker, O. Austin, J. Edinburg, C. Calderwood, C. Wilson, R. Fox, A. Sinton, E. Sheringham, C. Armstrong, S. Nethercott, R. Rosenbush, S. Slovic, J. Cundy, C. Day, O. Howland, J. Bannister, J. A. Firth, A. Moore.

BLACKBURN (from): T. Flowers, N. Berg, C. Hendry, C. Coleman, J. Kennis, W. McKinlay, M. Holmes, N. Mariner, K. Gallacher, A. Shearer, G. Farfan, N. Gudmundsson, R. Mirmas, C. Sutton, M. Newell, L. Bohinen.

WIMBLEDON v ARSENAL

Most laughable quote of the week? From Ian Wright, after he had asked for a transfer, had it turned down and then magnanimously said he would play on but still wanted to leave at the end of the season. "Everyone knows how much I love Arsenal," he said. Yeah, yeah, yeah. Bruce Rioch, who is presumably not included in Wright's warmers and affection for Highbury, has picked his headstrong striker to return after injury and a suspension. Concrete gestures, Bruce, but 6-6 on it all ends in tears.

LAST SEASON: Wimbledon 1 Arsenal 3.
10-YEAR RECORD: 1-2, 3-1, 1-5, 1-0, 0-3, 1-3, 3-2, 0-3, 1-3.

WIMBLEDON (from): N. Sullivan, K. Cunningham, A. Kimble, C. Perry, D. Blackwell, P. Hollaway, N. Gushie, A. McDonald, T. Sinclair, K. Geller, G. Cookridge, S. Allen, O. Dicho, M. Grazier, C. Plummer.

ARSENAL (from): D. Seaman, L. Dixon, A. Wright, M. Keown, N. Winstanley, M. Rose, D. Hillier, O. Platt, P. Harris, S. Morrow, D. Bergkamp, I. Wright, J. Harrison, A. Clarke, S. Marshall, V. Berram.

HOW THEY STAND

	P	Pts	Goal diff	Recent form
1 Newcastle	28	61	+26	WWLDL
2 Manchester Utd	29	60	+27	DWWW
3 Liverpool	29	56	+32	WWWWD
4 Aston Villa	30	55	+18	DWLWW
5 Arsenal	29	48	+12	DWWDW
6 Tottenham	28	48	+10	LDLWW
7 Everton	30	47	+14	WLWWW
8 Blackburn	30	45	+10	LLDWW
9 Chelsea	30	44	+4	LLWDD
10 Nottm Forest	28	43	-1	WDLWW
11 West Ham	30	42	-4	WWWDW
12 Leeds	28	38	-7	LWLWL
13 Middlesbrough	30	34	-13	LLDLL
14 Sheffield Wed	29	29	-10	WLWLL
15 Wimbledon	29	27	-16	LLDDD
16 Coventry	29	27	-18	DWDDD
17 Manchester City	30	27	-22	LDLDD
18 Southampton	27	25	-18	WDDLL
19 QPR	30	22	-22	LWDLL
20 Bolton	29	19	-29	LLWLW

NEWCASTLE v WEST HAM

Newcastle could be off the top of the Premiership by tonight, a rare occurrence this season. They have to reach positively but it will not be easy against a West Ham side who beat them 2-0 at Upton Park last month and sparked their three-match sequence without a victory. Still, with Kevin Keegan having strongly purchased the coaching influence of Arsenal and Bobby Robson, Newcastle should now run smoothly on Tyneside. Could be that they will need their game in hand over Manchester United as the weekend draws near.

LAST SEASON: Newcastle 2 West Ham 0.
10-YEAR RECORD: 1-2, 4-0, 2-1, 1-2, 2-1, 1-1, 2-0, 2-0, 3-0.

NEWCASTLE (from): P. Smuck, W. Barton, J. Forrester, S. Howley, P. Albert, O. Peacock, L. Clark, K. Gillespie, F. Aspinall, B. Gilchrist, P. Bewley, P. Kinnear, S. Forster, R. Elliot, S. Hirst, D. Batty.

WEST HAM (from): L. Mikosko, S. Potts, S. Bilić, M. Ripser, J. Dicks, K. Rowland, D. Williamson, J. Harkiss, J. Blishop, A. Cottis, M. Hughes, I. Dowie, Dani, L. Sealey, O. Gordon, I. Dumitrescu.

WHEN TO WATCH ON TELEVISION

10.25pm SBC 1 Match of the Day (highlights)

11.00am Sky Sports 2 Goals on Sunday

3.30pm Sky Sports 2 Ford Escort Super Sunday: Leeds v Everton (live)

7.00pm Sky Sports Ford Escort Monday Night Football: Newcastle v West Ham (live)

Saturday portrait: Frank Bruno, by David Miller

Popular figure of fun fighting for the right to be taken seriously

Frank Bruno is by no means the first world heavyweight boxing champion with suspect credentials...

If he wins or loses over the distance, it will be said he has finally improved as a boxer...

Careful assessment of past performances, however, suggests that unless Tyson's decline is more severe than even his detractors allege...

First, he is not an instinctive boxer. He is a marvellously muscled, big man whose string of knockouts as a professional...

'If Bruno is said to have improved, it is primarily by an increased ability to clinch'

Mickey Duff and others against moderate opposition than to punching power equivalent to Tyson's...

Second, he is not a natural mover. He may have been a bully at school, expelled for threatening a master...

Third, Bruno has no spontaneous sense of defence. He reacts badly when hurt. It is not so much

that he has a glass jaw as that, when seriously attacked, as in those four most important bouts he lost, he is reduced to a state of panic...

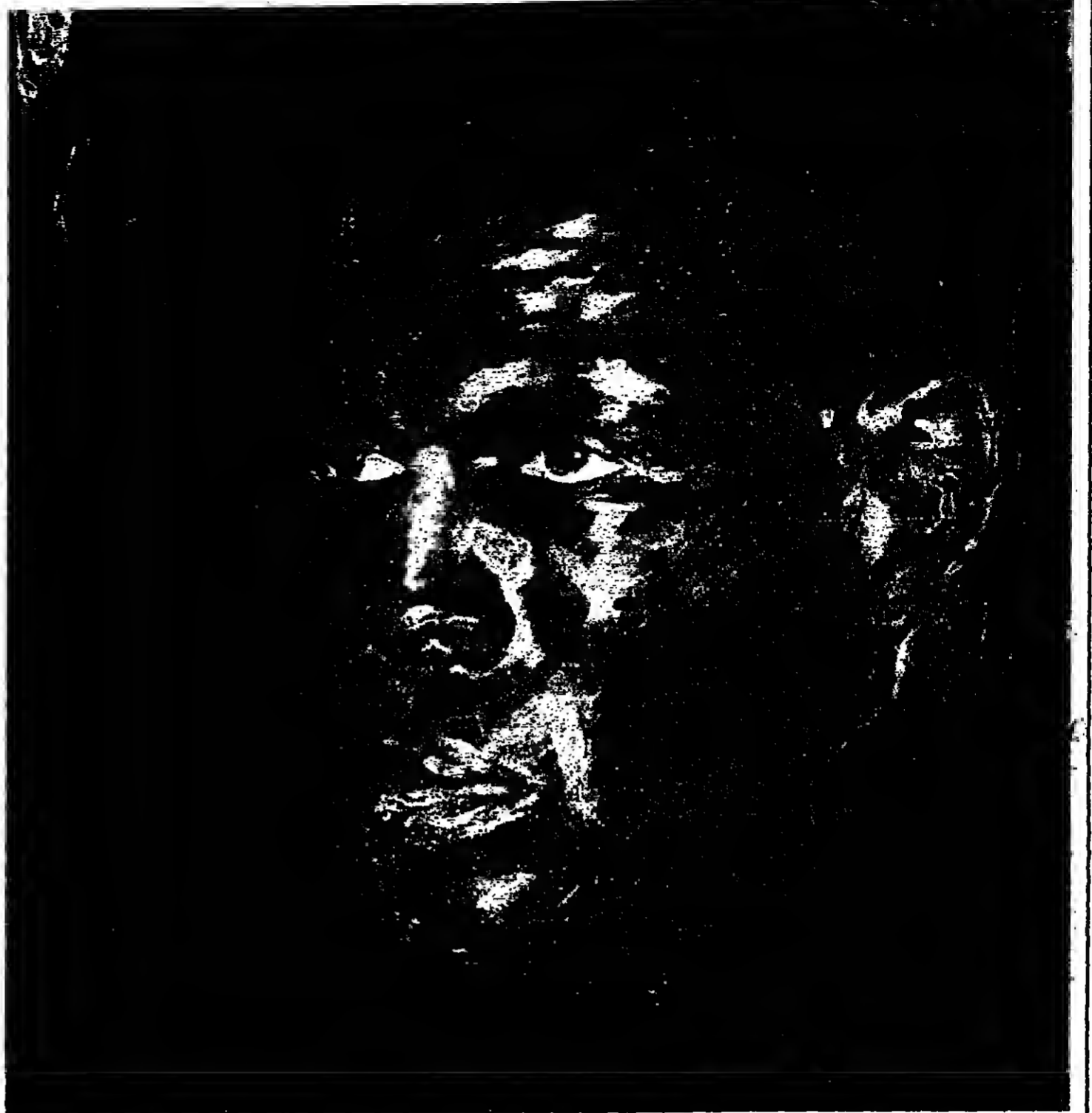
Behind the hyperbole and the boasts of what he is going to do to Tyson, it is hard to detect Bruno's present motives...

He was not the brightest at school. Asked by a teacher where the Magna Carta was signed, he replied: "At the bottom of the page, miss"...

As he developed as an amateur, his elder brother, Michael, who remains part of his team, used to say: "Franklyn, God's spotlight has fallen on you"...

Because of short-sightedness in his right eye, the start of Bruno's professional career was delayed by an operation in Bogota, paid for by Lawless...

Yet a boxer of Tyson's age loses timing rather than speed during inactivity. Against an opponent as static and upright as Bruno, Tyson's fast hands should still



blow with which Bruno briefly rocked Tyson here seven years ago in the first round. That is said to be the first time Tyson was seriously hurt...

prove perplexingly difficult to evade for the bigger man.

The fascination of the bout is how either man will respond if Bruno should this time put Tyson on the canvas in the early rounds...

The opinion of Johnny Tocco, the octogenarian trainer-cornetman and one of the wisest heads in town...

incapable of lasting 12 rounds: the quality he has lost most may be stamina. Whether gaining £20 million has eroded his incentive...

Along with other observers, such as Kevin Rooney, Tyson's former trainer, and Eddie Futch, the veteran trainer of Riddick Bowe...

incapable of lasting 12 rounds: the quality he has lost most may be stamina. Whether gaining £20 million has eroded his incentive...

If Bruno, such an easy target for a quick opponent, can stay out of trouble and then stay the distance...

Nigerian holds no fears for Hamed

By DANIEL BARRETT

NASEEM HAMED steps back into the limelight tonight when he faces Said Lawal, of Nigeria, in the first defence of the World Boxing Organisation (WBO) featherweight title...

The long-awaited return - previous plans to meet Arnulfo Castillo, of Mexico, were twice postponed when Hamed fractured the metacarpus in his right hand...

Lawal, who holds the World Boxing Council international title, is based in Austria. During a career of 19 bouts, of which he has won 17, he has not encountered the class of opposition that even a ring-rusty Hamed is sure to provide at the Scottish Exhibition Centre in Glasgow.

So certain is Brendan Ingle, Hamed's manager, that Lawal will fail to blemish the Sheffield boxer's record of 20 straight victories that he is already planning ahead to possible defences against the No 1 challenger, Daniel Alieca, of Puerto Rico...

Another name of some note, if not notoriety, continuing his return to the ring is Joe Bugner. The 46-year-old grandfather and Australian champion meets Scott Welch...

The competent Welch need be wary, but should triumph. He owns two homes for the elderly on the south coast, and assured Bugner: "I'm used to dealing with old folk."

Fluent Montgomerie sets out to rein in Spaniard

FROM MEL WEBB IN DUBAI

WITH the floods of midweek becoming but a distant and soggy memory, business at the Dubai Desert Classic was back to normal yesterday...

Colin Montgomerie, who is alongside Jay Townsend, four strokes behind Jimenez, is playing in his first tournament of the season...

Yet it is so, and Montgomerie can scarcely believe that he is playing so well. "To get into contention as early as this is more than I expected," he said...

In other, lesser, players, this might sound a touch gung-ho, but Montgomerie is not an individual given to sabre-rattling. When he is within reach of the leader - Jimenez is on 131, 13 under par - would-be winners had better

watch out. History and pedigree make Montgomerie the man to beat this weekend.

The Scot had a 68 yesterday to add to his 67 the day before, and has rationed himself to one bogey per round. He is in ominously good form and must be in good heart for his attempt to win the order of merit for the fourth year running...

Jimenez, who followed up his first-round 63 with a 68 containing seven birdies, believes that a final total of 16 under par will win him the tournament.



Montgomerie confident

For Severiano Ballesteros, meanwhile, the difference between his first round and his second was simple, and yet, in terms of the crisis of self-confidence that he is suffering, potentially very significant. On Thursday, he finished with two bogeys; yesterday, he completed his round with two birdies.

He had already had three birdies and as many bogeys when he mooched onto the 17th tee, cursing a dropped shot on the 16th. At that moment he was one under par, and in imminent danger of missing the cut. If that had happened, goodness knows what it would have done to his fragile morale. Instead, the great escape artist put a sand-wedge from 50 yards to within a foot of the pin, and another sand-wedge pulled up six feet from the hole on the last. The first putt was easy, the second he made look easy.

Those two putts must have flushed away some of the negative thoughts that have been bedeviling him; at last, the flashing Ballesteros smile was back. "It's nice to be here for the weekend," he said. One would think the sponsors were fairly happy about it as well.

Scores, page 47

Guildford boast new attack for cup defence

By SYDNEY FRISKIN

GUILDFORD begin the defence of the Hockey Association Cup in earnest today when they take on Reading in the quarter-finals with a reorganised front line. The return of Robinson at left half will enable Markham to move forward and sharpen the attack. Markham will operate on the left, with Hall in the middle and Cartmell on the right wing.

Reading continue their two-pronged attack, launched by Mark Hoskin and Pearn, with Howard Hoskin floating behind in support. Osborn, whose services had been confined to the striking of short corners, can expect to spend more time on the field than he did last week.

Old Loughtonians are aiming to turn the tables on Southgate, who won 2-1 in their league meeting in November. Williams, Thompson, and Lee will be the front-runners for Old Loughtonians, with Southgate adopting a similar pattern. Woods will lead the attack with Shaw and Simons on the flanks.

Teddington, last year's runners-up, are at full strength except that French, their goalkeeper, is injured and is a doubtful starter for the home match against Canterbury. Havant entertain East Grinstead with Nail, their captain, on the stick-list and Cudiffe unavailable, but Giles is still there to help them out.

Sutton Coldfield travel to Liverpool to play Highdown today with the chance to reach the top of the women's National League premier division for the first time in seven years of trying (Alex Ramsay writes). Always an impressive side on paper, Sutton have never managed to live up to their own expectations, but over the past year they have undergone a silent - and fairly painless - revolution.

Finding themselves without a coach last year, the players asked their stalwart defender, Jo Nighthale, to take a few practices. Since then she, and the team, have not looked back.

Ravanelli uses striker's instinct to good effect



SIMON BARNES On Saturday

WHY, you may wonder, is the Italy and Juventus centre forward, Fabrizio Ravanelli, wearing his hand in plaster? Ravanelli is a conspicuous figure. He is known as la penna bianca, the white feather, not for any lack of courage, but because of his head of grey hair. He is a lifelong Juventus supporter, as well as a player, so he attracts special affection and special loathing.

He was filling up his car at a petrol station when a young chap approached him with the elegant conversational gambit: "You're that son-of-a-whore Ravanelli." He then took a swing at Ravanelli, who responded spiritedly by whacking him in the face - breaking a bone in his hand as he did so. Another man approached him and hurled the garage open-shut sign at him. Ravanelli dodged neatly, and both his assailants vanished into the night.

Many people have had much to say on the subject; effortlessly the most absurd words came from Antonio Girauda, the Juventus chief executive, who pronounced: "The worst aspect of all this is the ideological dishonesty." Just what I was going to say.

Distaff winner

A great leap forward: the Japan Racing Association has issued licences to female jockeys for the first time in its 40-year history. Maki Tamura, Junko Hosoe and Yukiko Makihara can now compete on the country's ten racetracks. There are no female trainers in Japan, though there are one or two female assistants.

French cricket

The cricket match of the season will take place on April 27. The match begins at 9.30. The first innings will be played at the St Lawrence Ground in Canterbury. An hour and a half later, the innings will end. The second innings starts at 3.45. This rather long lunch break will enable both teams to catch the Shuttle through the Channel Tunnel to play the second innings in France.

at a place called Wimeroux. The match takes place under the auspices of Wicket Wimeroux Côte d'Opale Association Sportive de Cricket. Chris Cowdrey will lead a Kent XI against Côte d'Opale. It still looks sner and roore straightforward than the scheduling of the matches in the World Cup.



Top cat

Andrew Wingfield Digby, the leader of the Christians in Sport organisation and most famous as the England cricket chaplain sacked by Illingworth, has recently spotted a great cat, allegedly at large in Oxfordshire and nicknamed "the Wolvercote Wildcat". Wingers-Diggers saw the beast when walking his dogs along Oxford Canal. "It was approximately three times the size of a domestic cat," he said. He looked it up, and believes it was a rare Asian cat called a manul.

Streets of ire

How the world is looking forward to the Coca-Cola

Games, aka the Atlanta Olympics. So nice to know that the city is behind the project, suffused with optimism. "I bet you it is safer to walk the streets of Sarajevo than it is to walk the streets of my home town, Atlanta." This from no less an authority than the Attorney-General for the state of Georgia, Michael Bowers. The statement was made in a non-Olympic study group of law enforcement officials.

It was not intended for public consumption, but Bowers did not back down when questioned further. "Crime is out of control, no matter what anyone says," he said. "The media have either not heard the statistics or have been living on Mars." Bill Rathburn, head of Olympic security, countered soothingly: "We will have tens of thousands of security people for the Olympics. Atlanta will be the safest place on earth." For a couple of weeks, anyway.

Great verse

Time for a bit of poetry. It comes from the newly published 22 Cricket Poems by Colin Shakespeare, published by Oak Press. Here is one about Sir Len Hutton:

There was no violence in him, rather The quiet mathematician Given over to geometrics And the study of angles. Arcs, Perimeters and perpendiculars, Curves and dividing lines. But rarely, rarely, the parabola. And the mystery of it all. Was the mastery of it all.

How's Irish

Wales need victory to reward new spirit of adventure

By GERALD DAVIES

A VICTORY for France this afternoon at Cardiff Arms Park will not necessarily mean that the championship is theirs. For that to be accomplished depends partly on England's mood at Twickenham and whether they make a bold attempt to overcome the points difference between them and France, and so win the title for themselves. England's other objective is to go for a straightforward win and big the triple crown which, in today's less parochial rugby world, seems to retain only a faded charm.

The triple crown might mean something only if there is no chance of the greater prizes of grand slam or championship which England, on the other hand, can still claim if France lose. Other permutations include Scotland, France, aware of all these possibilities, will want to ensure that the clear blue water which currently separates them from the rest remains.

On the other hand, Wales, for all their brave and bold adventure, are attempting once more to fend off a whitewash. This was their fate last season, but this year they have deserved more. Whatever happens today, they have introduced a breath of fresh air to an otherwise commonplace tournament. Only the mean-minded and choleric would argue otherwise.

France promised much before the season began but have not fulfilled expectations. They beat New Zealand in November and, even though they lost an exciting second contest, their form was good enough against the All Blacks to augur well for the five nations' championship. Casting aside their colourful talk to play *la methode Toulouse*, of the joy of handling and soon, they

quaked at their vision of England and took them on in a solemn struggle. Scotland pricked France's conscience about the running game, and although Ireland fell by the wayside, it was hardly vintage stuff.

Wales, for their part, did little against Fiji and Italy to encourage their supporters. Yet, apart from Scotland, Wales have provided much more, except, of course, they have still to stop the rot which has seen them lose eight



consecutive matches in the championship. A victory still eludes them which this team, above all others in recent years, desperately needs. There is hope in the way this team plays and it needs to be confirmed by success.

"I would like to think that we will be judged in part by our intention," Kevin Bowring, the Wales coach, said. "There was a desperate need to put respect back into the Welsh game. I really do believe that the way we are playing is the way to do so." In this he has the support of an enthusiastic Welsh public.

"What we have to do is to do it better so that the right results come our way. Our own errors have cost us recent matches. Having done well in the early stages against England and Ireland, we suddenly

found ourselves chasing to catch up.

This is not, however, to take anything away from our opponents. Simply that Wales need to learn not to give them anything," he added.

Giving away anything to France will be many times more dangerous, from Sadoirny, at full back, to Accoceberry, at scrum half. With the likes of Ntarmack, Saint-André and Castaignède in between, there are players of speed and enterprise. Their marauding back row is supplemented by Roumat and Benazzi, the two locks, who are equally rapacious.

Away from their familiar boulevards, they are fragile, as Scotland found. The lesson from that game is to unsettle them from the start. For this, Wales will need to maintain the 60 per cent share of the lineout possession which they have enjoyed in all their matches so far. They will need Christian Loader, their new loose-head prop, to establish a scrummage presence which hitherto has escaped them.

The other two Welsh changes also have burdens to bear. Gareth Thomas, winning his sixth cap, faces one of the world's best wingers in Ntarmack, but this load is light compared to that of Neil Jenkins, the stand-off half. He knows that in Arwel Thomas, for all the youngster's lapses in Dublin, he has a competitor for the position. The nation awaits his response and, by all accounts, he has been championing the bit for his chance.

A flowing game is anticipated, and France are expected to win with something to spare. I concur with the first expectation, but doubt the second. I fancy it will be closer than recent results would suggest.

Obituaries, page 23

Andrew's heir settles in for extended stay

David Hands meets Paul Grayson, the stand-off half at the helm of a new era



Grayson, during training, enjoys the centre stage so long occupied by Andrew. Photograph: James Morgan

Throughout this season, the England management, privately and sometimes publicly, have lamented the loss of Rob Andrew. Not only for the 70 international caps' worth of experience that he brought to stand-off half, but for his organisational skills and the huge degree of application he showed in making himself — whether Stuart Barnes liked it or not — the premier player in his position for so long.

Does Paul Grayson give that a thought? Not unless someone else forces him to, for that is the nature of the sport — to think not of what has gone, but of what the future holds for you and your team.

Grayson, 24, and with a mere four caps behind him, is a remarkably composed individual, whose composure will be sorely tested amid the green maelstrom created at Twickenham today by the Irish, who seek to deny England a triple crown in rugby union's five nations' championship. And he is a man accustomed to playing sport well. Give him a ball, any shape, a club or a racket and soon he will be at home with it. They still call him up from Chorley to see whether he can spend some of the cricket season in the competitive Northern League (opening bowler, No 5 batsman); a nominal golf handicap of 18 can be reduced to eight before the clubs are stowed for the winter.

Grayson also played football to semi-professional level before reaching a plateau and discovering the social attractions of rugby. "I became dragged along by the whole thing, moved to Waterloo then to Northampton [his present club, because that's what people said I should do]," Grayson said, "but I

went into it totally fresh. Only at the end of last season did I begin to notice myself more, dominating training sessions in respect of input to others."

"One of his big pluses is that mentally he is very sharp," Ian McGeechan, his coach at Northampton, said. "Top sports people are not caught out by pace. Because his mind is agile, the more pressure he is put under, he can naturally react. His hands are good, his acceleration off the mark is good, he can sidestep. It's a matter of putting all the components together."

So what went wrong against Wales last month? Grayson's reaction to the criticism that followed that

game is revealing. "I've never been that erratic in any sport, in any competition, but the good thing was that I tackled well. I ran the ball quite well and, when I analysed it, you can count five kicks at goal that went awry and probably four very obvious ones out of hand."

"Yet I turned it round by the end of the game. One goal from six became three from three, which is mentally very challenging. That was a good experience, but there are only two ways you can go: you can learn from it or you can curl up and disappear." Grayson is not the disappearing kind.

In his own eyes, Grayson saw himself at four in En-

gland's pecking order at the start of this season, behind Andrew, Mike Catt and David Pears; his plan was to consolidate his A-team place and crack the senior side next season, but then Andrew retired, Pears succumbed to injury and Catt was perceived to have failed at stand-off half against South Africa.

"I'm lucky I have the ability to analyse a game fairly well, fairly immediately and that, combined with the experience of playing big games with better players, made the penny drop. I realised I had a lot to offer people and that it would be a waste to carry on without thinking about it, passing it

on, bringing it out on the field."

Such an attitude is meat and drink to so perceptive a coach as McGeechan and accounts for Grayson's success on England's A tour to Australia last summer and his present elevation.

A cool brain lies behind Grayson's self-contained exterior, just as there was with Andrew. The same preparation goes into his career with an insurance broker with Hammon Osborne in Northampton, where he is not thinking in the short term; by the same token, Grayson, having laid hands on the pivotal role in the England team, will not readily relinquish it.

TODAY'S TEAMS IN CARDIFF

WALES	FRANCE
W J L Thomas (Llanelli)	15 J-L Sadoirny (Colombiers)
I C Evans (Llanelli)	14 E Ntarmack (Toulouse)
L B Davies (Neath)	13 S Giles (Bourgoin)
N G Davies (Llanelli)	12 D Campan (Agen)
G Thomas (Bridgend)	11 *P Saint-André (Montferrand)
N R Jenkins (Pontypridd)	10 T Castaignède (Toulouse)
R Howley (Bridgend)	9 G Accoceberry (Bègles-Bordeaux)
C D Loader (Swansea)	8 C Calliano (Toulouse)
*J M Humphreys (Cardiff)	7 J-M Gonzalez (Bayonne)
J D Davies (Neath)	6 F Tournaire (Narbonne)
E W Lewis (Cardiff)	5 R Castel (Toulouse)
G O Llewellyn (Neath)	4 A Bonazzi (Agen)
D Jones (Cardiff)	3 O Roumat (Dax)
R G Jones (Llanelli)	2 L Cabannes (Racing)
H T Taylor (Cardiff)	1 S Dispagne (Toulouse)

Referee: B W Stirling (Ireland)
REPLACEMENTS: 16 W T Proctor (Llanelli), 17 A C Thomas (Bristol), 18 A P Moore (Cardiff), 19 S Williams (Neath), 20 L Mustoe (Cardiff), 21 G R Jenkins (Swansea).
REPLACEMENTS: 16 R Douthett (Dax), 17 A Penaud (Gives), 18 F Gathias (Colombiers), 19 O Boucaut (Grenoble), 20 R Ibanez (Dax), 21 M Périé (Toulon).

King at heart of regal display

England A 56
Ireland A 26

By DAVID HANDS

THE senior England management has spoken of the expansive style to which it aspires. England's aspirant players have already achieved it, judging by their record score against Ireland in the A international at Richmond yesterday.

They could well have scored more than seven tries but for a slipshod period early in the second half, when England lost their shape and, for reasons known best to themselves, turned inward rather than into space. But that is to cavil at an exhilarating performance from a young team becoming accustomed to running the ball.

The measure of England's success in what has been an unbeaten season over five matches was that Ireland were themselves going for a triple crown in A games, included seven senior internationals



Adebayo: try-scorer

Harlequins fight for Llewellyn

By DAVID HANDS

THE legal challenge to the International Rugby Football Board (IRFB) ruling on the sport's developing transfer market, which always seemed likely, moved a step closer yesterday when Harlequins stated their willingness to fight in court for the services of Gareth Llewellyn.

Llewellyn, the Neath and Wales lock, is due to play in England next season, but the Welsh Rugby Union (WRU) insisted yesterday on strict compliance with the IRFB's 180-day residential qualification. They believe that Llewellyn does not meet that qualification and are seeking

to keep their best playing assets within the Principality. The Welsh stand will meet with the sympathy of Ireland and Scotland, many of whose better players are considering attractive offers from English clubs, but the English authorities doubt whether it is legally enforceable. Certainly, Harlequins do not Dick Best, their director of rugby, said: "If necessary we will issue a writ against the Welsh Rugby Union."

"We envisaged something like this would happen. We already have in place our response and they will be hearing from us next week. I'm very confident Gareth will be a Harlequins player next season. He is already technically a resident of Richmond and has been since March 1 (the final date for eligibility to play next season)."

Llewellyn's transfer request was turned down by the WRU's regulatory and trusts committee on the grounds that he has remained resident in Wales and therefore does not comply with the IRFB regulation 9.4, but their understandable endeavour to protect their domestic game seems to run contrary to the principles implicit in a professional game.

How's that for an Irish conversion?

PURE GENIUS.

FOR THE RECORD

BADMINTON	BASKETBALL	BILIARDS	CRICKET	CYCLING	GOLF
BIRMINGHAM: Women All-England Championships: Mar's singles: Quarter-finals: Haver-Larsen (Den) bt A Wiersma (Indo) 15-10; 15-12; 15-12; 15-12; 15-12. Semi-finals: Mar's doubles: G. S. G. (Indo) bt L. L. (Indo) 17-16; 16-7. P. S. (Indo) bt K. (Indo) 18-15; 18-11. Women's singles: Quarter-finals: J. H. (Indo) bt Y. (Indo) 12-11; 5-11; 10-8. Semi-finals: Y. (Indo) bt C. (Indo) 11-11; 11-8; 12-10. Y. (Indo) bt C. (Indo) 11-2; 11-2.	BUDWEISER LEAGUE: Derby 95 Thames Valley 87; Leicester 90 Manchester 90. EUROPEAN CLUBS CHAMPIONSHIP: Quarter-finals: CSKA Moscow 85 Pau Oulex (Fr) 74; Benetton Treviso 84 Panathinaikos (Gr) 69; Real Madrid 80 Chertanovsk (Ukr) 68.	NATIONAL ASSOCIATION (NSA) Cleveland 100; Boston 72; Washington 72; Las Vegas 72; Houston 111; Atlanta 106; San Antonio 120; Miami 100; LA Lakers 106; Golden State 103; LA Clippers 110 Dallas 109.	BALLYMENA: World matchplay championship: Quarter-finals (Eng unless stated): M. Russell (Ir) bt W. Jackson (Ir) 5-0; S. L. (Ir) bt J. (Ir) 5-0; S. L. (Ir) bt J. (Ir) 5-0; J. (Ir) bt J. (Ir) 5-0. Final: J. (Ir) bt J. (Ir) 5-0. CRICKET: SHEFFIELD SHIELD (second day of four days): Gloucestershire 371; New South Wales 125-9; Adelaide 307; Victoria 507-7; Tasmania 180-3; Melbourne 507-7; 102 and 103-0; Western Australia 223.	SANT TROPEZ: Para-Nice race (road stage): 185 km from Virelles: 1. A. Tardif (Swi) 27m 27sec; 2. C. Boardman (GB); 3. M. Scandolera (It); 4. J. Brocchi (Fr); 5. L. (Fr) 31m 11sec. Overall: 1. J. Boardman (GB) 27m 27sec; 2. A. Tardif (Swi) 27m 27sec; 3. M. Scandolera (It) 27m 27sec; 4. J. Brocchi (Fr) 27m 27sec; 5. L. (Fr) 27m 27sec. SANTA PICHA: Italy Triestino-Adriatico race (road stage): 1. F. Zanardi (It) 40m; 2. G. Pellegrino (It) 50 seconds behind; 3. R. Masi (It) 1m 18sec behind. Overall: 1. F. Zanardi (It) 37m 32sec; 2. Pellegrino (It) 51sec; 3. Masi (It) 1m 18sec.	DUBAI: Desert Classic: Second-round qualifiers (ES unless stated): 131; M. A. (Mor) 69; 132; J. (Mor) 69; 133; G. (Mor) 69; 134; M. (Mor) 69; 135; J. (Mor) 69; 136; W. (Mor) 69; 137; S. (Mor) 69; 138; A. (Mor) 69; 139; B. (Mor) 69; 140; C. (Mor) 69; 141; D. (Mor) 69; 142; E. (Mor) 69; 143; F. (Mor) 69; 144; G. (Mor) 69; 145; H. (Mor) 69; 146; I. (Mor) 69; 147; J. (Mor) 69; 148; K. (Mor) 69; 149; L. (Mor) 69; 150; M. (Mor) 69; 151; N. (Mor) 69; 152; O. (Mor) 69; 153; P. (Mor) 69; 154; Q. (Mor) 69; 155; R. (Mor) 69; 156; S. (Mor) 69; 157; T. (Mor) 69; 158; U. (Mor) 69; 159; V. (Mor) 69; 160; W. (Mor) 69; 161; X. (Mor) 69; 162; Y. (Mor) 69; 163; Z. (Mor) 69; 164; AA. (Mor) 69; 165; AB. (Mor) 69; 166; AC. (Mor) 69; 167; AD. (Mor) 69; 168; AE. (Mor) 69; 169; AF. (Mor) 69; 170; AG. (Mor) 69; 171; AH. (Mor) 69; 172; AI. (Mor) 69; 173; AJ. (Mor) 69; 174; AK. (Mor) 69; 175; AL. (Mor) 69; 176; AM. (Mor) 69; 177; AN. (Mor) 69; 178; AO. (Mor) 69; 179; AP. (Mor) 69; 180; AQ. (Mor) 69; 181; AR. (Mor) 69; 182; AS. (Mor) 69; 183; AT. (Mor) 69; 184; AU. (Mor) 69; 185; AV. (Mor) 69; 186; AW. (Mor) 69; 187; AX. (Mor) 69; 188; AY. (Mor) 69; 189; AZ. (Mor) 69; 190; BA. (Mor) 69; 191; BB. (Mor) 69; 192; BC. (Mor) 69; 193; BD. (Mor) 69; 194; BE. (Mor) 69; 195; BF. (Mor) 69; 196; BG. (Mor) 69; 197; BH. (Mor) 69; 198; BI. (Mor) 69; 199; BJ. (Mor) 69; 200; BK. (Mor) 69; 201; BL. (Mor) 69; 202; BM. (Mor) 69; 203; BN. (Mor) 69; 204; BO. (Mor) 69; 205; BP. (Mor) 69; 206; BQ. (Mor) 69; 207; BR. (Mor) 69; 208; BS. (Mor) 69; 209; BT. (Mor) 69; 210; BU. (Mor) 69; 211; BV. (Mor) 69; 212; BV. (Mor) 69; 213; BW. (Mor) 69; 214; BX. (Mor) 69; 215; BY. (Mor) 69; 216; BZ. (Mor) 69; 217; CA. (Mor) 69; 218; CB. (Mor) 69; 219; CC. (Mor) 69; 220; CD. (Mor) 69; 221; CE. (Mor) 69; 222; CF. (Mor) 69; 223; CG. (Mor) 69; 224; CH. (Mor) 69; 225; CI. (Mor) 69; 226; CJ. (Mor) 69; 227; CK. (Mor) 69; 228; CL. (Mor) 69; 229; CM. (Mor) 69; 230; CN. (Mor) 69; 231; CO. (Mor) 69; 232; CP. (Mor) 69; 233; CQ. (Mor) 69; 234; CR. (Mor) 69; 235; CS. (Mor) 69; 236; CT. (Mor) 69; 237; CU. (Mor) 69; 238; CV. (Mor) 69; 239; CW. (Mor) 69; 240; CX. (Mor) 69; 241; CY. (Mor) 69; 242; CZ. (Mor) 69; 243; DA. (Mor) 69; 244; DB. (Mor) 69; 245; DC. (Mor) 69; 246; DD. (Mor) 69; 247; DE. (Mor) 69; 248; DF. (Mor) 69; 249; DG. (Mor) 69; 250; DH. (Mor) 69; 251; DI. (Mor) 69; 252; DJ. (Mor) 69; 253; DK. (Mor) 69; 254; DL. (Mor) 69; 255; DM. (Mor) 69; 256; DN. (Mor) 69; 257; DO. (Mor) 69; 258; DP. (Mor) 69; 259; DQ. (Mor) 69; 260; DR. (Mor) 69; 261; DS. (Mor) 69; 262; DT. (Mor) 69; 263; DU. (Mor) 69; 264; DV. (Mor) 69; 265; DW. (Mor) 69; 266; DX. (Mor) 69; 267; DY. (Mor) 69; 268; DZ. (Mor) 69; 269; EA. (Mor) 69; 270; EB. (Mor) 69; 271; EC. (Mor) 69; 272; ED. (Mor) 69; 273; EE. (Mor) 69; 274; EF. (Mor) 69; 275; EG. (Mor) 69; 276; EH. (Mor) 69; 277; EI. (Mor) 69; 278; EJ. (Mor) 69; 279; EK. (Mor) 69; 280; EL. (Mor) 69; 281; EM. (Mor) 69; 282; EN. (Mor) 69; 283; EO. (Mor) 69; 284; EP. (Mor) 69; 285; EQ. (Mor) 69; 286; ER. (Mor) 69; 287; ES. (Mor) 69; 288; ET. (Mor) 69; 289; EU. (Mor) 69; 290; EV. (Mor) 69; 291; EW. 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(Mor) 69; 396; IX. (Mor) 69; 397; IY. (Mor) 69; 398; IZ. (Mor) 69; 399; JA. (Mor) 69; 400; JB. (Mor) 69; 401; JC. (Mor) 69; 402; JD. (Mor) 69; 403; JE. (Mor) 69; 404; JF. (Mor) 69; 405; JG. (Mor) 69; 406; JH. (Mor) 69; 407; JI. (Mor) 69; 408; JJ. (Mor) 69; 409; JK. (Mor) 69; 410; JL. (Mor) 69; 411; JM. (Mor) 69; 412; JN. (Mor) 69; 413; JO. (Mor) 69; 414; JP. (Mor) 69; 415; JQ. (Mor) 69; 416; JR. (Mor) 69; 417; JS. (Mor) 69; 418; JT. (Mor) 69; 419; JU. (Mor) 69; 420; JV. (Mor) 69; 421; JW. (Mor) 69; 422; JX. (Mor) 69; 423; JY. (Mor) 69; 424; JZ. (Mor) 69; 425; KA. (Mor) 69; 426; KB. (Mor) 69; 427; KC. (Mor) 69; 428; KD. (Mor) 69; 429; KE. (Mor) 69; 430; KF. (Mor) 69; 431; KG. (Mor) 69; 432; KH. (Mor) 69; 433; KI. (Mor) 69; 434; KJ. (Mor) 69; 435; KK. (Mor) 69; 436; KL. (Mor) 69; 437; KM. (Mor) 69; 438; KN. (Mor) 69; 439; KO. (Mor) 69; 440; KP. (Mor) 69; 441; KQ. (Mor) 69; 442; KR. (Mor) 69; 443; KS. (Mor) 69; 444; KT. (Mor) 69; 445; KU. (Mor) 69; 446; KV. (Mor) 69; 447; KW. (Mor) 69; 448; KX. (Mor) 69; 449; KY. (Mor) 69; 450; KZ. (Mor) 69; 451; LA. (Mor) 69; 452; LB. (Mor) 69; 453; LC. (Mor) 69; 454; LD. (Mor) 69; 455; LE. (Mor) 69; 456; LF. (Mor) 69; 457; LG. (Mor) 69; 458; LH. (Mor) 69; 459; LI. (Mor) 69; 460; LJ. (Mor) 69; 461; LK. (Mor) 69; 462; LL. (Mor) 69; 463; LM. (Mor) 69; 464; LN. (Mor) 69; 465; LO. (Mor) 69; 466; LP. (Mor) 69; 467; LQ. (Mor) 69; 468; LR. (Mor) 69; 469; LS. (Mor) 69; 470; LT. (Mor) 69; 471; LU. (Mor) 69; 472; LV. (Mor) 69; 473; LW. (Mor) 69; 474; LX. (Mor) 69; 475; LY. (Mor) 69; 476; LZ. (Mor) 69; 477; MA. (Mor) 69; 478; MB. (Mor) 69; 479; MC. (Mor) 69; 480; MD. (Mor) 69; 481; ME. (Mor) 69; 482; MF. (Mor) 69; 483; MG. (Mor) 69; 484; MH. (Mor) 69; 485; MI. (Mor) 69; 486; MJ. (Mor) 69; 487; MK. (Mor) 69; 488; ML. (Mor) 69; 489; MM. (Mor) 69; 490; MN. (Mor) 69; 491; MO. (Mor) 69; 492; MP. (Mor) 69; 493; MQ. (Mor) 69; 494; MR. (Mor) 69; 495; MS. (Mor) 69; 496; MT. (Mor) 69; 497; MU. (Mor) 69; 498; MV. (Mor) 69; 499; MW. (Mor) 69; 500; MX. (Mor) 69; 501; MY. (Mor) 69; 502; MZ. (Mor) 69; 503; NA. (Mor) 69; 504; NB. (Mor) 69; 505; NC. (Mor) 69; 506; ND. (Mor) 69; 507; NE. (Mor) 69; 508; NF. (Mor) 69; 509; NG. (Mor) 69; 510; NH. (Mor) 69; 511; NI. (Mor) 69; 512; NJ. (Mor) 69; 513; NK. (Mor) 69; 514; NL. (Mor) 69; 515; NM. (Mor) 69; 516; NN. (Mor) 69; 517; NO. (Mor) 69; 518; NP. (Mor) 69; 519; NQ. (Mor) 69; 520; NR. (Mor) 69; 521; NS. (Mor) 69; 522; NT. (Mor) 69; 523; NU. (Mor) 69; 524; NV. (Mor) 69; 525; NW. (Mor) 69; 526; NX. (Mor) 69; 527; NY. (Mor) 69; 528; NZ. (Mor) 69; 529; OA. (Mor) 69; 530; OB. (Mor) 69; 531; OC. (Mor) 69; 532; OD. (Mor) 69; 533; OE. (Mor) 69; 534; OF. (Mor) 69; 535; OG. (Mor) 69; 536; OH. (Mor) 69; 537; OI. (Mor) 69; 538; OJ. (Mor) 69; 539; OK. (Mor) 69; 540; OL. (Mor) 69; 541; OM. (Mor) 69; 542; ON. (Mor) 69; 543; OO. (Mor) 69; 544; OP. (Mor) 69; 545; OQ. (Mor) 69; 546; OR. (Mor) 69; 547; OS. (Mor) 69; 548; OT. (Mor) 69; 549; OU. (Mor) 69; 550; OV. (Mor) 69; 551; OW. (Mor) 69; 552; OX. (Mor) 69; 553; OY. (Mor) 69; 554; OZ. (Mor) 69; 555; PA. (Mor) 69; 556; PB. (Mor) 69; 557; PC. (Mor) 69; 558; PD. (Mor) 69; 559; PE. (Mor) 69; 560; PF. (Mor) 69; 561; PG. (Mor) 69; 562; PH. (Mor) 69; 56

SATURDAY MARCH 16 1996

Briton buoyed by self-belief in attempt to retain world heavyweight crown

Bruno presents Tyson with sizeable task

FROM SRIKUMAR SEN, BOXING CORRESPONDENT, IN LAS VEGAS

FRANK BRUNO might be the champion but the world at large is not interested in him. It is more interested in Mike Tyson. It wants to find out whether, like some kraken, he will awake and devour this Englishman when they meet tonight at the MGM Grand Garden here.

More should certainly be learnt about Tyson tonight than from his last two fights. Many Americans here believe that their man will demolish Bruno in a couple of rounds. Tyson is 3-1 to win in the first, despite having had only four rounds of boxing since his 3½-year absence from the ring and despite his new, most un-krakenlike demeanour. Indeed, he sometimes reminds one more of a dormouse as he sits hunched, saying in his squeaky voice that we are just human and we should conduct ourselves as such. Bruno is 25-1 to win in the first round.

The sports columnist of the *Los Angeles Times*, Jim Murray, one of the most respected observers of boxing, swipes Bruno out of contention with ridicule. "He has a chin of such pure Waterford Crystal, it gives rise to the adage that people who live in glass jaws should not throw punches. The biggest danger in fighting Bruno is you might get hit by flying glass... he has been on more canvases than Rembrandt. Maybe he just likes the view from down there."

"The proposition is not whether Tyson can shatter the glass under Bruno's lip. The prevailing notion is any Italian tenor could do that with the high C from *Madam Butterfly*..." and so on. Great stuff — but hardly well observed.

Bruno has been on the canvas truly only twice and, as far as his jaw is concerned, it is far from being as delicate as Murray makes out. James "Bonecrusher" Smith, one of the hardest punchers in the game, had to hit Bruno at least 15 times in a disastrous last round before Bruno bowed to him.

A recent rerun of the first Tyson-Bruno contest seven years ago should have reminded Murray that Bruno took everything Tyson had to give for five rounds before going down. As one watched Tyson landing uppercut after uppercut, one winced and one wondered how long Bruno could keep going, and yet he

kept going forward to fight for five rounds. Admittedly, anything can happen when big men collide and Bruno could be on the floor with the first blow of the contest tonight, but all the indications are that Bruno is going to make it harder for Tyson than most Americans think. He is not going to disgrace himself or embarrass his followers at home. He is going to give more than just a good account of himself.

Even if Bruno does tend to get confused when caught with a good punch and flag late in the contest, mainly because he is over-muscled, he is in with a 50-50 chance.

The more thoughtful boxing experts do not rule out Bruno's chances. Eddie Futch, Riddick Bowe's trainer, thinks Tyson may have taken on Bruno too early. Futch would have given Tyson four or five easy non-title bouts before putting him in with someone like Bruno.

"Bruno has a better chance than a lot of challengers," Futch said. "Tyson has been away from boxing for 3½ years and there's no possible way for any boxer to stay away that long and still be the way he was at his best."

"Bruno has a good jab. If his handlers use the right tactics, they can have the jab setting up the ring and not give Tyson the punching room he needs. Tyson always has trouble with big men, so Bruno should use his weight behind the jab."

Emanuel Steward, Lennox Lewis's trainer, said: "Bruno



Tyson: subdued

has a very good chance, because he has been active and Tyson hasn't." Like Futch, Steward confirmed that Tyson was unhappy against big men, especially those that have grown in confidence. "Tyson is living off his reputation. They still think he is the Tyson of the Eighties." Steward makes the important point that all "action men" such as Tyson, now 29, do not have long careers. "They rely on youth for their aggression," Steward said. "He seems to have lost much of his confidence and desire. He may have taken this fight too early — of course, we'll find out more about that tonight."

The advice of Steward, who masterminded Oliver McCall's victory over Lewis, is for Bruno to prevent Tyson from making the first move by putting the pressure on him. Before long, Steward believes,

Tyson will suffer from mental fatigue and lose interest. If Bruno fails to take the fight to Tyson, Steward expects Tyson to win in the eighth round.

Lewis, speaking from New York, said that he believed the bout could go longer than five rounds. "It's a toss-up," Lewis said. His advice to Bruno: "Don't fall asleep on your feet, Frank." Lewis was referring to Bruno's tendency to go whalebone stiff when caught on the chin. "I don't mean to be funny," Lewis said. "That's serious advice. Frank is a good clubber and if he catches Tyson with one of those borderline blows to the back of the head, he could knock him out." However, Lewis believes that Tyson will win in the eighth round.

Bruno's boxing, which has improved considerably, should help him dominate the early rounds. When he took the World Boxing Council title from McCall in August, Bruno showed an aggression, suppleness and maturity that did not exist in the old Bruno. Some of his hooks to the body were of the highest class. He has learnt to hold, before he gets hurt, and spoil after he gets caught. When 17st 7lb leans on Tyson, even the baddest man on the planet will find it a little wearying.

It is Bruno's belief in himself that will carry him a long way in the fight. He is so confident that he believes he will not only beat Tyson, he will knock him out. He said: "I'm not only going to knock him out, I'm going to knock him into Don King's lap."

Tyson has also shown a tendency to get caught up in spoiling tactics. As a result, he is thrown off his stride. He loses his fluency and speed, the two assets that set him apart. Without his speed, Tyson is just another heavyweight.

Tyson has lost much of his sharpness and does not always remember to duck these days. That improves Bruno's chances greatly. But since Bruno tends to tire after six rounds, I expect Tyson to move in quickly after that stage. If Bruno does not tire after the sixth, he has a good chance of winning.

Heavyweight betting, page 1
Giles Whittell, page 15
Fallen idol, page 20
Bruno portrait, page 46



Bruno has been in confident mood while sparring with the press before his bout with Tyson in Las Vegas tonight

HOW THEY MEASURE UP	
FRANK BRUNO	MIKE TYSON
34	29
17st 9lb	15st 10lb
6ft 3in	5ft 11in
32in	79in
19¾in	18in
47in	43in
52in	45in
17in	15in
14in	14in
10in	8in
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RECORDS	
44	44
40	43
4	1
13	15
STOPPAGES	
13	15
ROUND KOs	
13	15

Carling hopes for crowning glory

BY DAVID HANDS
RUGBY CORRESPONDENT

A GENERATION of English players has come and gone since Will Carling assumed the England captaincy in 1988. Today, against Ireland at Twickenham in the final round of the five nations' championship, he lays it down with rugby union a changed sport and England's place in the game's global sphere mightily altered, too.

Whatever his playing virtues, there is no question that Carling has become the image of the English game. As an individual he pays tribute to a series of strong, silent players — Peter Winterbottom, Mike Teague, Dean Richards — who typify the English character, without whom English success in recent years could not have been assured, and whose company he has always enjoyed. But rugby is now public property in a way it was not eight years ago, and Carling has become part of the



shallow world of entertainment.

To that degree, rugby has been a lifeline for him, a base to which he has returned this season more successfully than ever at a time when England are going through a transitional phase. Jason Leonard, his captain at Harlequins, describes Carling as the best he has played under, and believes that his playing powers could even improve.

Of the newcomers this season, one, Lawrence Dallaglio, is among the contenders to

succeed Carling when, next season, the captaincy is addressed. "I think he's a fantastic captain," Dallaglio said. "His record speaks for itself. Anyone who can stay at the top for as long as he has deserves heaps of praise, and I don't think his record will ever be beaten."

Speculation about his own future leaves Dallaglio cold. Every England player this week, Carling included, has tried to focus on the Save and Prosper international with Ireland rather than the departure of one who has become an English institution.

Ireland have upset England's apparent twice in the past three years. They may not win the championship, but they have a say in its destiny. Three countries may emerge top of the pile by tonight. Scotland wait to see whether they are overtaken on points difference by either England or, more likely, France.

A French victory in Cardiff this afternoon will almost certainly leave them champions for the first time since 1993. If Wales win, however, then victory for England will allow them to retain the title since their points difference is already better than Scotland's. Such calculations have been ignored by England, who, understandably, seek to ensure victory rather than the hateful of points that would allow them to challenge France.

Pat Whelan, the Ireland manager, has played the usual game of lauding England as one of the world's top four teams. In private, he will remind his players of their visit in 1994, when Simon Geoghegan's try ensured a 13-12 success. Remarkably, only eight players remain from that game, four on each side, which emphasises the

watermarked that World Cups now provide.

The pivotal area of the rival teams seems well matched: Niall Hogan, the Ireland captain, has the experience of the World Cup last summer to fall back on, whereas Matthew Dawson's international career began only this season. His Northampton partner, Paul Grayson, will be keen to avoid the inexplicable collapse of his kicking form during England's last game at Twickenham, against Wales, whereas David Humphreys looks back

in fondness to his previous appearance there.

That was the University Oxford's defeat, Humphreys dominated the game and the scoring. His well-organised approach paved the way for his entry to the international arena, and Dallaglio will do well to keep as close an eye upon him as he did on Gregor Townsend at Murrayfield a fortnight ago.

Amid all the clamour for expansive rugby, Twickenham's 75,000 will see some of the sport's eternal verities today: a fired-up Irish team, no respecter of person and certainly not of Carling's last stand, and England seeking the solid ground which is their prerequisite to success. While this has been Ireland's week at St Patrick's Day, today should belong to England.

Diary, page 20
Grayson stays cool, page 47
Optimistic Wales, page 47



Carling caps his career as England's leader today

Megson's fury at double sale

BY OUR SPORTS STAFF

NORWICH City were plunged back into a state of turmoil last night after the sale of two leading players in one day. Ashley Ward, the forward, joined Derby County for a fee of £1 million and Jon Newsome, the central defender, signed for Sheffield Wednesday for £1.6 million.

They became the latest names in a long list of departures from Carrow Road, and the deals prompted Gary Megson, the manager, to openly criticise Robert Chase, the chairman.

Megson said he was "flabbergasted and furious" with Chase for agreeing to the transfers as his team struggle in the Endleigh Insurance League first division. "I didn't sanction the moves and I am not party to either transfer," Megson said. "Every team below us is doing its utmost to ensure its survival. We are getting no help from the boardroom, and we don't expect them to be a hindrance."

Chase, who has been heavily criticised by supporters, said they had agreed to sell the players to help to clear a £4.5 million debt to the bank. "May I make it quite clear that Gary and I are disappointed that two players will be leaving," he said. □ Duncan Ferguson, the Everton forward, will miss the FA Carling Premiership meeting with Leeds United tomorrow with a groin injury, and may be omitted from the Scotland squad for the international against Australia on Wednesday week.

Ince's rest, page 43
Basset's charge, page 43

TODAY'S TEAMS AT TWICKENHAM

ENGLAND	IRELAND
M J Catt (Bath)	15 S J P Mason (Orrell)
J M Sleightholme (Bath)	14 S P Geoghegan (Bath)
*W O C Carling (Harlequins)	13 J C Bell (Northampton)
J C Guscott (Bath)	12 M J Field (Malone)
R Underwood (Leicester/RAF)	11 N K P J Woods (Blackrock Coll)
P J Grayson (Northampton)	10 D G Humphreys (London Irish)
M J S Dawson (Northampton)	9 *N A Hogan (Terenure College)
G C Rowntree (Leicester)	1 N J Poplewell (Newcastle)
M P Pagan (Bristol)	2 A T H Clarke (Northampton)
J Leonard (Harlequins)	3 P S Wallace (Blackrock College)
B B Clarke (Bath)	6 D S Corkey (Cork Constitution)
M O Johnson (Leicester)	4 G M Fulcher (Cork Constitution)
G S Archer (Bristol/Army)	5 J W Davidson (Dungannon)
L B N Dallaglio (Wasps)	7 W D McBride (Malone)
D Richards (Leicester)	8 V C P Costello (St Mary's College)

Replacements: E Murray (Scotland)
REPLACEMENTS: 16 J E B Callard (Bath), 17 P R de Glanville (Bath), 18 K P P Brocken (Bristol), 19 V E Ubbey (Bath), 20 R G R Dawe (Bath), 21 K Rodber (Northampton/Army).

* captain
REPLACEMENTS: 16 M C McCall (Bangor), 17 P A Burke (Cork Constitution), 18 C Saverimutto (Slee), 19 P S Johns (Dungannon), 20 H D Huxley (Old Wesley), 21 T J Kingston (Dolphin).

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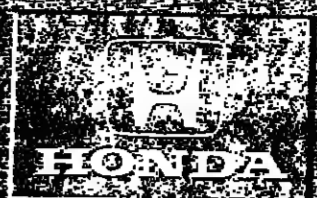
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*JD Power and Associates Survey April 1985 Slightly carried out on UK registered vehicles

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Kabul battle spawns poetry and poverty

THE Mujahidin poet never faltered as the incoming rocket fire crashed around the isolated government-held outpost, a shell-shattered hotel perched on a hilltop south of Kabul.

Cross-legged, his hands clasped before him, he closed his eyes, raising his incantations so that he could be heard above the chorus of the Taleban enemy fire. Sweat broke out on his brow with the effort of concentration.

*The Kafir [unbelievers] walk into our valleys
Yet they shall never return
For holy warriors shall kill them.*

The invaders of our homes. Beside him a 16-year-old fighter, son of a *shahid* (martyr) killed fighting the Russians ten years ago, accompanied his singing on a one-string *dambura* made from an oil can and a plank. The artillery exchange worsened, rockets blasting around the outpost, mortars retaliating in single thumps.

One young soldier in a bunker beside the hotel bashed the bent fins of a mortar round with a stone to



Anthony Loyd reports from the Afghan capital, wrecked by 17 years of conflict that have left more than a million dead.

straighten them before firing. For a heart-stopping moment he shook the tube angrily when the round became stuck inside. Miraculously, the weapon worked, sending its shell into the Taleban positions in the snow-swept valley beyond.

Apparently bored by their lack of direct participation in the fighting, another group of bearded Mujahidin loosed off an anti-aircraft gun at nothing in particular, roaring with laughter at the others who jumped with surprise.

A bloody ember of the Cold War, Afghanistan's conflict has left more than a million dead in 17 years of fighting, another five million refugees, the lowest life expectancy in the world (41 years for men and women), the second highest infant mortality rate, up to ten million mines lacing val-

ley, village and city alike (there are an estimated 600,000 mines in Kabul alone), random rocket attacks and breathtaking poverty.

Although beaten back last year from their furthest advances into Kabul, Taleban, a largely Pathan force of self-styled Islamic purists from the south of the fractured republic, still hold a belt of hills to the south of the city overlooking the suburbs. From there they continue to undermine their claim to be a neutral force for devout Islamists by firing rockets into the city centre almost daily.

The willing or faithful can visit the front in a 20-minute ride by decrepit taxi, yet it is the city itself that epitomises the Afghan plight. South, west, east and north, whole city quarters are little more than rubble from blasted con-

crete and crumbled earthen walls.

Thousands of the displaced and dispossessed live in the ruins, crammed together at night on blankets in any room suggesting a semblance of shelter, while children run like mice through the wreckage on new walkways of collapsed floors and toppled masonry. It is truly an awesome achievement of destruction.

Although the present energy of the conflict focuses on the action between President Rabbani's government forces and the Taleban, two other players, General Abdul Rashid Dostum in the north and Gulbuddin Hekmatyar in the east, hold swaths of territory containing trade routes essential to the economic survival of the country. At present, they maintain little more than unsigned ceasefires with the government forces, leaving the people of Kabul in hungry limbo until the next alliance improves or worsens their fate.

"Shahid is the heart of the story", graffiti proclaim on a billboard in the centre of the city. It is the Afghans' faith



One of a group of Taleban fighters in the hills above Kabul aims a rocket-propelled grenade launcher

that sustains them. In the torn, brown streets below the ruins of British hill forts, the people of the capital jostle for the limited selection of goods in the city bazaar: Mujahidin warriors, mullahs, traders, money changers, women and an abundance of beggars.

Those fortunate enough to

work have an average monthly wage of 120,000 Afghani (£11.80). The economy has disintegrated, there is no national export or industry, nor indeed running water or electricity in the capital.

Crippled by shrapnel from a rocket two years ago, Muhammad Osman, 60, who

lives with 13 dependent family members in a tank-blasted block of flats in the east of the capital, closed his eyes against smoke blown from the fire around which his daughters huddled on a bare concrete floor. "The war made me a beggar," he said. "Now we can eat only if I beg enough."

Donations: Cheques or POs should be made out to Afghanistan Appeal, British Red Cross, and be sent to the Afghanistan Appeal, British Red Cross, Freepost, London SW1X 7BR. For those wishing to make a credit card or Switch donation, call 0171 201 5010.

Sudanese children sold as slaves, say Christian groups

FROM SAM KILEY IN KHARTOUM

THOUSANDS of southern Sudanese children, captured by northern Arabs in Sudan's long running civil war, have been sold into slavery or forced to convert to Islam, according to clandestine Christian groups working for their release.

According to documents obtained by The Times, and interviews with victims of slavery, the practice has been quietly condoned by the Islamic regime in Khartoum.

Most of the slave children come from the Dinka, Nuer and Shilluk tribes, nomadic pastoralists who have been traded for centuries as slaves by their northern neighbours. But since the Khartoum regime armed ethnic Arab tribes like the Bagara of Kordofan and Darfur, the practice of slavery has increased dramatically. The Nuba from central Sudan and the Toposa from the remote south close to Kenya have also fallen victim to the trade in human beings.

Using a network of undercover Dinka chiefs posing as labourers in Kordofan and neighbouring Darfur provinces, the church groups have managed to smuggle 1,000 children away from their "owners" and reunited them

with their parents. The undercover agents against slavery said that they estimated at least 3,000 other children remain to be released.

"The slavery is obviously racially based. Black people are considered slaves by this regime, whatever its claims to adhere to the Koran's teachings on the equality of men," said a cleric behind the anti-slavery operation.

Testimony from southerners in Juba, close to the border with Uganda, shows that while cargoes of arms head south as part of Khartoum's war efforts, barges and planes return to the north carrying children. Those like "Sarah", taken by officers, end up as unpaid domestic workers.

"I am well treated here," she said. "I look after the officer's children, and they feed me every day." Others have been found in Wad-el-Hanan village, 200 miles southeast of the capital. They are well fed, taught the Koran, but drained of spirit of blood each week which is then sent to the front line.

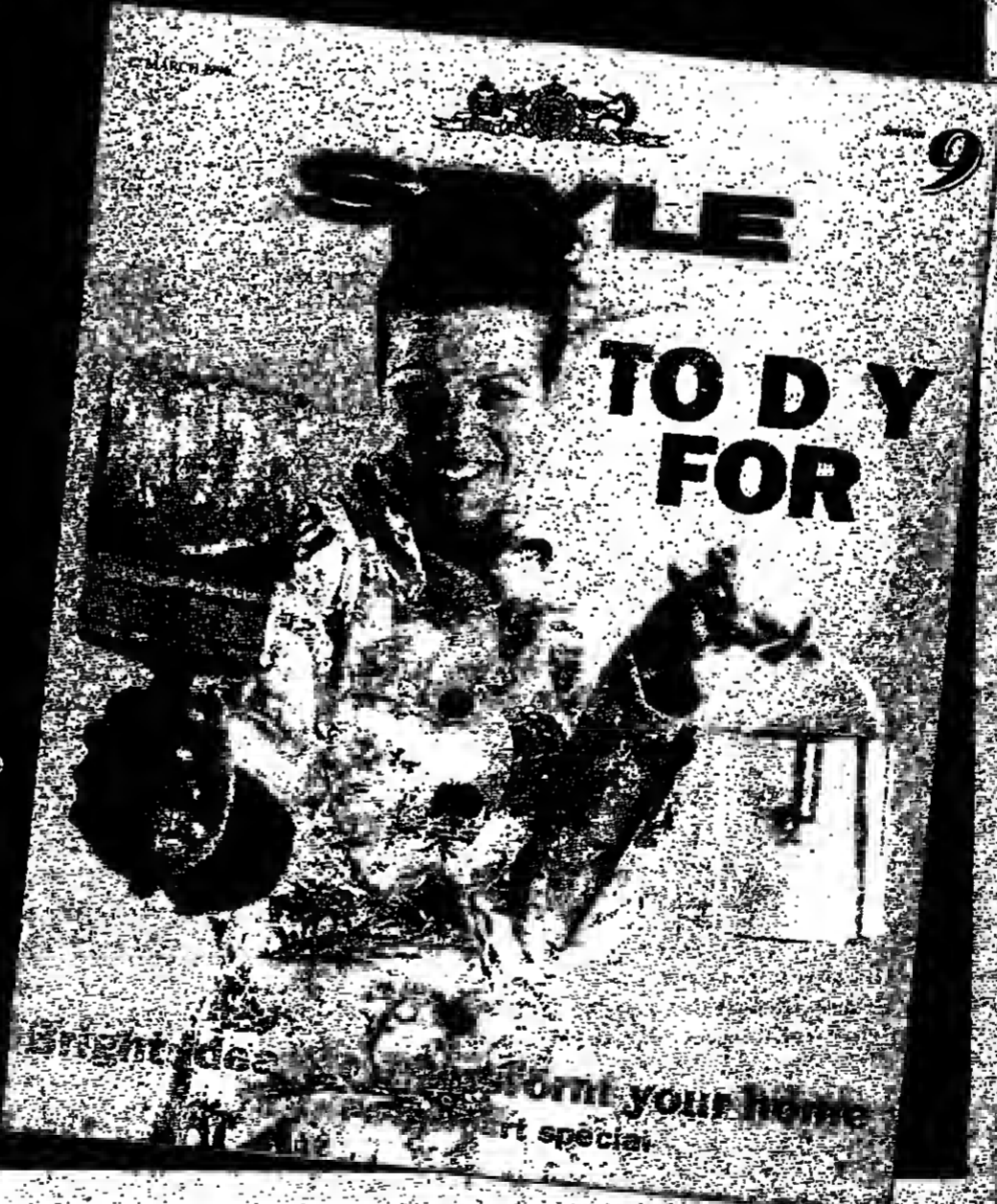
The older children, undercover operator said, were given weapons training and sent to fight against their Christian and animist tribesmen in the south.

THE SUNDAY TIMES

101 ways to improve your home

Plus win interiors worth £27,000

Tomorrow and next Sunday, the Style section of The Sunday Times will be brimming with brilliant ideas to transform your home and garden. Find out how to brighten up the drabest room with scintillating splashes of colour, and how to make a garden grow where nothing grew before. There are hints and ideas galore plus the chance to send off for a FREE book with 101 more tips. There is also a prize draw to win interiors worth £27,000. Your house will feel and look so fresh and new, you could almost believe you'd moved



The Last Old Devil

At lunch, by my court, he had two black velvets, two or three Macallans, a glass or two of white wine, then the same of red, followed by two glasses of a dessert white wine and a large Grand Marnier.

Tomorrow, The Sunday Times begins exclusive serialisation of the Amis Diaries, the controversial journals kept by Sir Kingsley Amis's biographer, Eric Jacobs, which have led to a feud with the Amis family. They throw an unprecedented and intimate light on the late, great thunderer of English letters as he relaxes, pontificates, reminisces and tries to fend off the gloom of old age before his eventual decline and death.

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مكتبة الأما

Bruno supporters bring terrace culture to Nevada as doubts are cast over Tyson training regime

Sing along with Frank

LAS VEGAS FILE
by GILES WHITTELL



WHATEVER happens to Frank Bruno this evening in Las Vegas, it will be a historic night for British performers here. One hundred and fifty feet above the entrance to the world's largest hotel, where the Bruno-Tyson world heavyweight fight is to be held, a huge close-up of Britain's great hope looks down on the city of lights next to an equally enormous photograph of his fellow thespian, Michael Crawford, the star of the hotel's stage show.

Most hotels were offering odds of 7-1 against a Bruno victory but there is little doubt that 5,000 extravagant Britons will shout themselves hoarse until he or his opponent drops. The British contingent certainly enlivened Thursday's final weigh-in. As Tyson mounted the scales in something resembling a nappy, his scant local support was drowned by British booing and one defiant shout of "Tyson is a rapist".

The world's boxing press stood by in bemusement as Bruno stripped to his swimming trunks and the lads from the Bull's Head at Gomersal, near Leeds, let rip with "There's only one Frankie Bruno", sung to the tune of *Walking In A Winter Wonderland*. Don King, the promoter with the electric-look hairstyle, then stepped forward between the two gladiators whose bout will earn him unspecified millions of dollars whatever its outcome.

"He's got a coconut on his head," the Gomersal chorus chanted helpfully, adding "Get yourself a haircut for the lads" to the strains of *He's Got The Whole World In His Hands*. They have come on their own and in groups, with and without tickets. But Britain's latest ambassadors to Las Vegas appear to share two things: a conviction that they will witness sporting history — via closed circuit TV at \$50 (£32) a head if not inside the arena — and a faint hope of winning back the cost of their trips in the casinos. Martin Horsey and Mehmet Mazloum, both City traders, have \$1,000 ringside seats but no particular allegiance. "We're here for the fight," Mr Horsey said. "People say it's a lot of money to see a boxing match, but Tyson is the biggest draw of his generation.



Frank Bruno's wife, Laura, joins British fans at the weigh-in in Las Vegas. She and her two eldest daughters arrived for the fight from which Bruno, win or lose, will make £4 million

Gym slips trouble old guard

IN THE countdown to the big fight, the veteran trainer Johnny Tocco has become unofficial spokesman for this city's bravest minority — its Tyson-doubters. The octogenarian Mr Tocco, whose sweat-soaked Las Vegas gym has nurtured such hulking legends as Sonny Liston and Tyson himself, told *The Times* this week that "something's wrong" with the challenger for him to have deserted to a rival gym whose distractions include "women with their busts sticking out".

Mr Tocco, at 87, is unlikely to give a warm welcome to the late addition to tonight's fight card. To what is billed as a special attraction, America's top female boxer will take on Ireland's Deirdre Gogarty. Christy Martin, of Bluefield, West Virginia, has an impressive record, with 34 wins and 25 knockouts in 38 bouts. Ms Gogarty boasts only nine KO's, but has the grim consolation of help from her family should the fight turn bloody. Both her parents are dentists.

Besides, with any luck we'll get it all back on the tables." Officials are relaxed about the possibility of rowdy fans on the loose among the slot machines and cocktail bars of the hotel's seven-and-a-half acre casino. Neither police nor British consular staff have made contingency plans.

Indeed, one police official said she was unaware of British sports fans' reputation for getting out of hand.

One spectator will be hoping for minimal violence even inside the ring. Laura Bruno, the boxer's wife, is in Las Vegas with their two older daughters, Nicola and Ra-

chael, "to give Frank the support he needs", she said. Whatever the outcome, he will be £4 million richer than he was this morning, and well-placed for auditions.

Fallen idol, page 20
Bruno portrait, page 46
Fight preview, page 48

Punch ends actor's party

THE list of celebrities expected at tonight's pre and post-fight parties includes George Michael, Boris Becker, Kevin Costner, Eddie Murphy and Jack Nicholson. It does not include the actor Alec Baldwin, however. He is otherwise engaged, preparing his

defence for his forthcoming trial on charges of assaulting a photographer. A keen amateur pugilist, he does not deny the charge but claims his privacy was being violated. The actor ruled out taking on Mr Tyson. "I'd probably have to drug his drink," he said.

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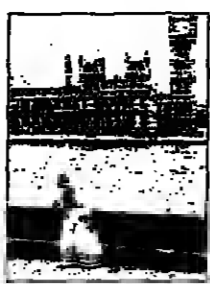
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Family Clydes-be at service at St Mhairi's Cathedral
Children's play where where for a after-noon will lunch.
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CINEMA

From the filming of *Great Expectations* in the bombed-out streets of 1946 London...



CINEMA

... and Maureen O'Hara preparing for her close-up by the Thames in 1949 for *Britannia Mews*...

THE TIMES ARTS



CINEMA

... to James Fox catching a cab in *Performance*. London on film is celebrated in a new BFI season



RISING STAR

The biggest name in rhythm and blues? Not yet, but Mark Morrison is working on it

GREAT BRITISH HOPES

Rising stars in the arts firmament

MARK MORRISON

Profession: R'n'B singer.

Age: 23.

Where can he be heard? A single, *Return of the Mack*, has just been released on the Warner Brothers label, while a debut album follows on April 15. But the clubland cognoscenti will already be well aware of him, thanks to two independently released tracks, *Crazy* and *Let's Get Down*.

What is his background? Though born in West Germany, where his father was serving with the British Army, he spent his first 11 years in Leicester. The family then moved to Florida, where he lived until he was 17. The then-New Wave of British R'n'B acts - Soul II Soul, Mica Paris, Lisa Stansfield, the Chimes - caught his attention. "They made me homesick for England."

What happened next? A short holiday in Britain turned into a full-scale repatriation, and his assault on the music industry began. July 2, 1994, turned out to be a pivotal night: "I was performing in this club in Manchester, and the crew was videoing the show simply for my own information. But then the girls went wild..." The resultant footage was enough to secure him a Warner deal.

What difference has that American sojourn made to his attitude? "I found them to be very ambitious, hungry people, who will try anything to achieve success. I guess some of that American spirit rubbed off on me. You need that energy to kick-start a career."

What can we expect from the album? "A little hip-hop, some swingbeat, some blues, jazz and funk. Rather than fuse all the elements, I like to try a little of something different on every track."

Is he ready for stardom? "It's going to be a lot to deal with, because people want you to be that character from the video, not just on stage but in everyday life."



ALAN JACKSON

David

Robinson celebrates a century of the capital on celluloid

London first went on film 101 years ago this month, when Robert Paul and Birt Acres filmed the 1895 Boat Race. From next week an exhibition of photographs and documents at the Museum of London celebrates the capital's special relationship with the movies in the turbulent century that followed.

The exhibition is presented in collaboration with the National Film Archive, whose great collections of London films have been combed for the most telling images, frozen moments of London life.

Some of it seems impossibly remote. Visitors to Earls Court in 1910, stately in their long skirts and straw boaters, career recklessly on mechanical horses. An Edwardian errand boy slakes his thirst from a tin cup chained to the Eros fountain in Piccadilly Circus. Films record how Londoners travelled before the First World War, in the days of horse-drawn traffic, and in the 1930s - when it seemed that the sun always shone on the buses in the streets, while



The Big Smoke, Hollywood style: Julie Andrews floats over a studio recreation of Westminster in *Mary Poppins*

underground the escalators always worked.

Feature films no less than documentaries offer a vivid record of ways of life, dress and speech. *Love on Wheels* was shot after hours in Selfridges in 1932. Carol Reed's

Bank Holiday shows how Londoners spent their spare time in prewar days. From 1950, *Seven Days to Noon* still shows a prosperous, busy dockland, where by 1980 and *The Long Good Friday* there was only dereliction.

Art directors have always been driven to skilful subterfuge in putting London on film. The exhibition shows Hyde Park Corner rebuilt on the Shepperton backlot and the Lord Mayor's Show staged at Northolt. *Passport to Pimlico* was shot in Lambeth, while Richard Attenborough's *Chaplin* remade Charlie's Lambeth boyhood beside the King's Cross gasometers.

The exhibition also commemorates those fantasy Londons created in Hollywood, from *Top Hat* and *My Fair Lady* to *Mary Poppins*. London itself can be versatile too: the Royal Docks became Vietnam for Stanley Kubrick's *Full Metal Jacket*.

London has been a centre of production ever since 1896, when Robert Paul set up a makeshift stage on the roof of the Alhambra Music Hall (on the site of the present Odeon, Leicester Square) to film a one-minute drama, *The Soldier's Courtship*.

A map in the exhibition catalogue locates no fewer than 17 major studios (and there were countless others) all northwest of the river where, it was vainly hoped, the prevailing winds would keep them free of the industrial smog drifting from London. Sites

were chosen within easy reach of the West End: British filmmakers traditionally drew their actors from the stage, mistrusting Hollywood's enthusiasm for recruiting waitresses, cow-punchers and other non-professional talent. Not until the 1930s were studios purpose-built: in the early days they might be adapted from power stations, dance halls, rollerskating rinks and disused First World War aircraft hangars.

The proximity to London meant that space was at a premium. Colin Sorensen, who conceived the Museum of London exhibition, says, "Hitchcock's English thrillers were bubbling over after interviewing Harry Fowler for television on the spot where 50 years ago the then-junvenile actor played in *Hue and Cry*. "He told me how in 1934, at the age of eight, he appeared in a talent show at the old Canterbury music-hall, and he still remembers the smell from Price's candleworks, which had stood next door ever since Charles Morton built the theatre in 1851. How's that for London continuity?"

London on Film opens on Tuesday at the Museum of London, 150, London Wall, EC2Y 5HN (0171-600 3699)

A large graphic featuring a central sunburst with the word 'BOOM!' in the middle. Surrounding it are numerous names of artists and festivals, including Velázquez, Picasso, Gormley, and many others, arranged in a circular pattern.

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OPINION

Does the screen violence of films like Reservoir Dogs have any effect on the way we live?



THEATRE

After the cult success of its film version, Trainspotting returns to the London stage

THE TIMES ARTS



ON MONDAY

Not the Wimbledon Poisoner: author Nigel Williams prepares for the premieres of two new plays

RECORDS

Vintage Joan Sutherland on film, and reviews of other new CDs and videos: Weekend, page 7

Confronted with incomprehensible evil, some commentators seem capable of pinpointing probable causes with remarkable assurance. What happened in Dunblane may never be understood. Yet several of Britain's most senior journalists swiftly decided that they could identify at least one demon inside Thomas Hamilton's head. Its name, they suggested, was Hollywood.

Who supports violent films now?

corrupt their imagination." After an atrocity, people clutch at any straw of comfort. Why should the widespread distribution of violent movies be comforting? Because it is at least a tangible subject that we might "do something about". And it gives us someone to rage against, when the obvious candidate is dead.

in mainstream films. It is a disgust aimed not only at film-makers, but at ourselves, too. We flock to see such films, and our ticket money pays for the next one. Our disgust may be intensified by furtive behaviour such as Warner Brothers' this week. Warners were due to release the video of Natural Born Killers this month. It is a film about a couple who spend a fortnight gunning down people at random. Last Wednesday, a few hours after Dunblane, Warner executives in Los Angeles decided that it would not be "appropriate" for the video to be released in Britain at present.



RICHARD MORRISON

was reminiscent of Stanley Kubrick's belated decision to withdraw his Clockwork Orange when he became convinced that it had inspired copycat rapes.

renewal of the debate between suppressors and liberals about screen violence. The arguments will be familiar. The suppressors will point to copycat crimes and to a general moral malaise brought about when films portray violence as thrilling and even (in the case of Tarantino and disciples) amusing. They have a point. There is no more chilling experience in modern entertainment than sitting in a cinema surrounded by under-age teenagers laughing at the chic killings in Pulp Fiction.

How will the liberals reply? They will point out that the evidence linking films to behaviour is much disputed. Grotesque acts of violence were not unknown before film was invented. They will argue that censorship is a blunt weapon. Perhaps we might all agree to ban Reservoir Dogs. But what of Clint Eastwood's Dirty Harry movies, or John Wayne's westerns? Don't they also glorify "gun culture"?

raid their own advertising budgets. Moreover, the kind of images that are suppressed from high street cinemas inevitably slip in, uncensored, via backstreet porn shops or the new electronic media that are practically unpoliceable. This week, I suspect, most of us would side with the suppressors. We would willingly burn every violent book, film and magazine that we could lay our hands on if we felt that we might be stopping another madman from ripping over the edge. But when the anger subsides, a liberal pragmatism will return. Very little will change. I do not pretend to know what part, if any, screen violence plays in the minds of deranged killers. But I do wonder why it exerts such a hold on brilliant young film-makers: people who, if they chose, could use their talents and global reach to enrich the human spirit instead of degrading it. Is their morbid nihilism genuine? Is it a fashion accessory? Or is it just the quickest way to make a buck in Hollywood these days?

Mainline to misery

Just in case anybody thinks that the Whitehall has suddenly become a cinema, or that Irvine Welsh is reading extracts from his original novel in the stalls, this is advertised as Trainspotting - the play.

THEATRE Trainspotting Whitehall

"Er, I suppose the second half is much like the first?" a tweedy old gentleman asked me in the interval. "We're wondering if it's really aimed at our age group." He was

right on both counts, and left with his wife 20 minutes later, no doubt cursing a play-title deceptively reminiscent of happy boyhood days recording the numbers of puffers at King's Cross. Yet his exit was an isolated one. The canned version of Welsh's portrait of low-life at the northern end of the East Coast line may have caused moral distress to some movie pundits; but the play did not noticeably upset the

theatregoing classes when it hit W12 a year ago, nor will it now in SW1. Why? You can hardly call us more jaded, for Sarah Kane recently caused an almighty kerfuffle with her Blasted, in which a soldier raped a man, sucked out his eyes and swallowed them. But it may take more to shock theatre people and, dare I claim, we may be more experienced at distinguishing the moral from the immoral. Shakespeare had plenty of sympathy for Bardolph, Pistol and Nym, but he was hardly advocating stealing or drunkenness. For all the Elizabethan exuberance of their Edinburgh characters, Welsh and his adaptor-director, Harry Gibson, do not aim to turn their audiences into junkies either.

On the contrary, the needle clearly brings deep misery as well as transitory joy. Street-wise Mark introduces his friend Tommy to heroin, only to watch it turn him from an affable wimp into a spectre. And maybe it is not so terrible that Alison's baby dies a cot-death while she is shouting up next door. At least it will save the kid from slow destruction by the Aids virus. Again, what is so glamorous about lolling in dirty rooms, or vomiting up your fast food, or scrabbling among faces because you have accidentally excreted your opium suppositories?

Welsh's introduction to the play - an odd mix of Spartan paranoia and sentimental millennialism - suggests that capitalism and "bourgeois cultural fascism" have perverted the energies of a generation. That is short-sighted, for anyone who has read Auld Reekie's history will know that it has always been violent and riotous. But it does not hugely get the better of his dogma, and he leaves us with a vital, vivid picture of youth that, helped by drugs, joblessness and its own confusions, has succumbed to nihilism and a wild self-destructiveness.

Gavin Marshall and Michelle Gomez catch the anger and turbulence as strongly as their prototypes at the Bush last March; but Paul Ireland's Mark lacks the sly, sardonic quality that Ewen Bremner brought to the role. He becomes monotonous in a flailing, feverish sort of way. That is a pity, but not a fatal one. Trainspotting still grips, still stings.

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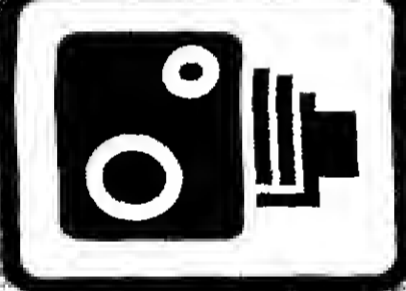


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DANCE
The choreographer who came in from the cold: Michael Corder returns to Britain with a new *Cinderella*



MUSIC
Schubert's *Winterreise* goes on stage, but the spectacle proves baffling and pointless

THE TIMES ARTS



BASE NOTES
Juliette Caton will star in the £3.5 million West End musical version of *Martin Guerre*



BASE NOTES
The Barbican plans to mount the first major retrospective of Derek Jarman's life and work

BASE NOTES

A CHANGE has been announced to the creative team behind *Martin Guerre*, the new £3.5 million musical which opens in the West End on June 18. It has a new lyricist in the person of Edward Hardy, the young founder of the Mercury Workshop for new composers. Hardy replaces the originally announced co-lyricist team of Herbert Kretzmer and Alain Boublil, though Boublil retains co-authorship credit on the book and Kretzmer will be credited for "additional material". No change to the score: it's still by Claude-Michel Schönberg, of *Miss Saigon* and *Les Misérables* fame.

MEANWHILE, casting has been confirmed for *Martin Guerre*. The RSC actor Iain Glen will star as Arnaud; it will be his first West End musical. And Juliette Caton, who made her stage debut at the age of 11 as the original Little Eponine in *Les Misérables* at the Barbican in 1985, is Bertrand.

AND speaking of *Les Misérables*, the tenth anniversary gala concert performance, which took place last October at the Albert Hall, is being released as a video on Monday. The concert performance stars the original "Jean Valjean" Colm Wilkinson leading a company of 250 artists and 100 musicians of the Royal Philharmonic Orchestra. The finale features "Jean Valjeans" from all over the world singing in their native languages. That should be an impressive display: *Les Misérables* has had more than 30 productions.

THE many talents of the late Derek Jarman are the subject of a forthcoming season at the Barbican Centre. The first major retrospective of his life and work will "consider the diversity and impact of his career as an artist, filmmaker, stage designer, writer, gardener and influential figure in gay politics". The exhibition in the Barbican Art Gallery (May 9-Aug 18) features more than 200 works, including paintings, theatre designs, photographs and his Super 8 films. A complementary celebration of his film work is being presented by the Barbican Cinema (May 11-26). Jarman died in 1994.

ANOTHER British orchestra has picked a top instrumentalist as its musical adviser. The Ulster Orchestra has announced that the violinist-turned-conductor Dmitry Sitkovsky is to be its principal conductor and artistic adviser for the next three years. The Northern Sinfonia already has Heinrich Schiff, the distinguished cellist, as its musical head. The Soviet-born Sitkovsky has held the post of artistic director of the Seattle International Music Festival since 1993. He takes over in Belfast next season.

Choreographer Michael Corder tells Allen Robertson about his big home debut

Exiled prince has a ball

The London premiere of a full-length ballet is the sort of event that gives choreographers sleepless nights. A defining moment for anyone, it is of special significance to Michael Corder. His *Cinderella*, which arrives at the Coliseum on March 25, will be the first of his three-act ballets to be seen in his home town.

His *Cinderella* has proved a money-spinner on the road (it opened in Southampton last month to queues at the box office). The English National Ballet management is so convinced it has a hit on its hands that *Cinderella* has been scheduled for two London seasons: it will be seen again in June at the Festival Hall.

The 41-year-old Corder was once a shining hope at Covent Garden. But nearly a decade ago, when his golden-boy stature suddenly seemed to tarnish, he abandoned England for a job with the Royal Danish Ballet. It has been a long haul to get himself back on to the London dance map.

Corder joined the Royal Ballet when he was 17, by which time he had already started making his own dances. In 1982 his third commission from the Royal Opera House, *L'invitation au Voyage*, won him his first Olivier Award nomination. His *Wand of Youth* was devised for Sadler's Wells (now Birmingham) Royal Ballet. It led to a second Olivier nomination.

But not everything went so smoothly for Corder. In 1985 he collaborated with the painter Helen Frankenthaler on *Number Three*, another commission for the Opera House. It ended in backstage chaos when Corder and Frankenthaler clashed over her costume designs. "Suddenly," Corder says, "lawyers got involved and, in the words of Dawn French, it all went horribly, horribly wrong."



Monica Peregó, David Peden and Elisabeth Miegge in a scene from *Cinderella*, choreographed by Michael Corder



Corder: "I have never been a 'Yes, sir, no sir' person"

says. "I wasn't sure I was ever going to dance again. I'd lost my confidence completely as a choreographer. I had to start from scratch." Only now, he believes, is he really starting to reap the benefits of the many hours he spent alone in his Copenhagen flat, lying on the sofa listening to music. A favourite choice for the turntable was Prokofiev's *Cinderella*. Although Corder eventually did get back on the stage, it is his talent as a choreographer that has proved to be his trump suit. Over the past few years he has worked as a freelance artist around the world, from Japan to Brussels and Seville. "It has been wonderful, and I've learnt a lot, but at this point in my career I should be a resident choreographer working in depth with one group of dancers. To be honest, I would rather be doing that than travelling round the world living out of a suitcase."

since he took over ENB, Derek has done a brilliant job. He has raised the standard of dancing and of discipline unrecognisably. So, now there is a very healthy, creative atmosphere there.

Corder did his first three-act ballet, a *Romeo and Juliet* for Oslo, in 1992. A triumph, it has remained in the company's repertoire ever since. Even so, some of the British ballet establishment have lamented the fact that it is too close to the Royal's own version by Kenneth MacMillan. Corder has gone out of his way to make certain that his new *Cinderella* is as far away as you can get from Frederick Ashton's much-loved production for the Royal Ballet.

"It is like doing something with the sword of Damocles hanging over your head," he says. "But I didn't see the point of doing a duplicate production. And the truth is that my *Cinderella* has nothing to do

with the English pantomime tradition. I believe that as soon as the Stepiesters are performed by men in drag you take away the seriousness of the piece. OK, I understand why people in this country do it as a pantomime, but Prokofiev had nothing whatsoever to do with that tradition. What I went after is a musical interpretation as near to Prokofiev as possible.

"You see, the only reason I ever danced or choreographed is music. Every single thing — the image, the ideas, the structure and the steps that I choreograph — comes from the music. I studied piano while I was in the Royal Ballet School, so I can read music, and for me composers are the highest. If I came back in a different life, I would like to be a composer. But not a mediocre one, only a fabulous one."

Cinderella opens at the Coliseum, London WC2 (0171-632 8300) on March 25

"I lost my confidence completely. I had to start from scratch"

Delta lady with her torch aflame

CABARET
Rita Coolidge
Café Royal

SHE light-heartedly discourages the use of the dreaded G-word, but the startling truth is that Rita Coolidge is due to become a grandmother in the coming months. For anyone who whiled away the 1970s listening to that laid-back bestseller *Anytime, Anywhere*, the news will prompt all sorts of morbid thoughts.

Wasted journey

MUSIC THEATRE
Winterreise
Lyric, Hammersmith

Clive Davis

THERE is a piano, played by Andrew Ball, and the tenor Maryn Hill stands next to it and sings. But there any resemblance to a song recital ends. Ladders and bits of scenery lean at the back of the stage. Bare lightbulbs hang from the flies. Scuffling and sheets form a small, square booth to one side. A film projector points towards the audience.

It may look like an accident in a scenery store, but Hans Peter Cloos's staged version of Schubert's *Winterreise* has intriguing artistic credentials. It marks the British debut of Paris's Opéra Comique; the lighting designer, Jean Kalman, is a long-time associate of Peter Brook's; the setting is the work of the French artist Christian Boltanski.

But why stage the cycle in the first place? Schubert's songs, dramatic masterpieces in miniature, need no scenic embellishment: *Winterreise*, with its compelling and wholly interior drama, needs it least of all.

find instead a timeless bleakness in these 24 songs. But the result is mainly just baffling and distracting.

Hunched in an overcoat, Hill gives an intense, dramatic account of his wintry wanderings. Behind him, the landscape of Central Europe unfolds, filmed in black-and-white through the window of a moving train; around him, a young woman and two men (identical middle-aged twins) do silent, enigmatic things.

Piles of luggage; electric lamps; discarded clothing; Europe in monochrome; the images are those Boltanski has always used to deal with memory, identity, loss and death. The distance between his themes and Schubert's is not great; a journey that brought them together might well be worth undertaking. But I wouldn't start from here.

IAN BRUNSKILL

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Taxing the young to pay for the old

Labour's pension plans are expensive, says Peter Lilley

The key issue facing every developed country is how to ensure adequate pensions for the rising number of elderly people. In most countries, pensions are already the biggest single item of government expenditure. In the UK, for example, state pensions account for over £30 billion a year of public expenditure. That is over a third of the social security budget and around a tenth of total public spending. In countries where pensions are funded largely through taxes, an increasing elderly population implies a potentially unsustainable increase in taxes to pay for it.

The UK is better placed to face these challenges than any country in the developed world. We have made it worthwhile for growing numbers to opt out of the state earnings-related pensions scheme (Serps) into personal and occupational pensions. As a result, British pension funds now have assets of almost £600 billion. That is more than all the other members of the European Union put together.

We plan to build on these achievements by enabling people to build a third voluntary tier of funded pension provision on top of the basic state pension and the current compulsory second pension. The Pensions Act will increase confidence in occupational pensions by creating a secure and affordable framework of regulation. We will give older people bigger National Insurance rebates to make it more attractive for them to obtain and keep a personal pension. And we will be examining further steps to encourage the growth of group personal pensions so that more small employers can make pension provision for their employees.

Labour's policy would undermine these achievements and threaten much higher future levels of taxation. First, they plan a "guaranteed minimum pension" (GMP). This would involve a significant extension of means testing, which would be a major disincentive for people to make their own provision for retirement, and punish people who did save. This is because pensioners with modest savings or private pensions would lose up to a pound of the GMP for each pound of extra income from private savings. It goes without saying that an increase in the state guaranteed minimum income for pensioners would also imply a large increase in taxes to pay for it.

Following my criticisms of this policy, Chris Smith has tried to deny that Labour is committed to a guaranteed minimum income for pensioners. As he wrote in *The Times* on February 23: "Labour has not made a commitment to a guaranteed minimum pension." He forgets Tony Blair's party conference pledge last autumn that "the aim of the policy is... to guarantee a minimum income... in old age". It is time that Mr Smith apologised for misleading readers of *The Times*.

If Labour wants people to go on saving more for their old age, while Labour's policies are making it less attractive

for people to do so, then Labour will have to make additional saving compulsory. Chris Smith gave a clear hint that that was his intention when he praised the Singaporean model in his letter to *The Times* of January 5. Recently, Mr Smith has tried to back away from his early enthusiasm for Singapore. But until he pledges himself explicitly not to raise compulsory contributions for employers or employees, people may legitimately fear that a Labour government would do just that. Higher contributions for employers would destroy jobs. And higher compulsory contributions for employees would leave fewer pounds in people's pockets.

But the danger from Labour consists not just in increasing compulsory contributions, but in diverging existing contributions. Labour's flirtation with the Singaporean and Australian pension systems can be explained by the power they give government and trades unions over pension fund investments. Mr Smith wrote in *The Times* on February 22: "I want to develop a better way of using this existing contribution through a partnership between government and private sector." If it means anything, it means greater state interference by occupational and personal pensions scheme. This would imply a lower rate of return on pension investment, leading to smaller pensions. Even in Singapore the yield on the government-run provident fund has only been 2 per cent a year since 1980, compared with almost 10 per cent a year for UK private pension funds. This translates into a Singaporean pension a quarter of the size of a British pension for an equivalent investment. So allowing a Labour government to dictate pension fund investment would mean smaller pensions for today's savers.

Lastly, Labour would undo our attempts to control spending on state pensions. Labour continues to hint at spending more on the basic pension. And Mr Smith's article leaves open the possibility of returning Serps to an unsustainably high level. Given that the Government already spends on pensions around half of what it raises from income tax, Labour's spendthrift attitude should make taxpayers very worried indeed.

Indeed, the threat from Labour to pensioners and taxpayers is real. Although many of his public pronouncements have been a calculated exercise in evasion, Chris Smith's words to date imply significantly higher levels of public spending and much lower incentives for people to provide for their own old age. Anyone interested in the size of their tax bill, or in their standard of living in retirement, will want to hold Mr Smith to his promise of producing detailed and costed pensions policies when he unveils his review of social security policy on May 8.

The author is Secretary of State for Social Security.

For black American youth, Big Mike has lost his title as the people's champion, says Quentin Letts

Tyson may be hot, but he ain't cool

From a boxing ring in Las Vegas we will learn tomorrow whether Mike Tyson is again the meanest fighter in the world. The former undisputed heavy-weight champion, still recovering his form after a spell in jail, is taking on our own Frank Bruno. After a few cartilage-mincing moments, or perhaps a little longer, one man will lift the title of global biffer.

Even before the first bone is crunched, however, the back-of-the-hall sweats of American opinion have signalled a result in a very different contest. In the bruising struggle for street popularity, Tyson was shown this week to have the equivalent of a glass jaw. From the people who used to cheer for him, in the poorer suburbs and particularly among young blacks, there has been a resounding "so what?" to tonight's square-up. In the late Eighties and early Nineties Tyson was their main man, their champion against the onslaughts of the white-run world. Now, to many young Americans, Big Mike is museum piece.

The Vegas bout has failed to generate much pre-bell interest in the United States. The promoters threw themselves into their normal routines but for little reward. Tyson himself, yearning for great acclaim, reached for the O.J. Simpson button. He said that Simpson should "shut his

mouth" and claimed that "God is planning to screw him". Few African-Americans can expect to criticise O.J. and get away with it among their fellow blacks, but Mike Tyson's comments were met with yawning indifference.

It has not helped that his opponent tonight is Frank Bruno, who appears, despite some theatrical glowing this week, to have not a sliver of aggression in his body. Frank may be likeable, but in America his "Know what I mean, Harry?" is not understood and he is not big box office. However, the stronger suspicion is that this fight has been little-traded because Mike Tyson, as a public commodity, has passed his sell-by date. In the gymnasium he remains an awesome sight, his muscles glistening and his eyes deadest as his arms cut through the air. You can almost hear the theme tune for *Jaws* as he moves in on a sparring partner.

But young America changed while he was doing time for rape. For all it cares, he might be punching thin air in Vegas tonight.

Proof of the new rules of engagement came this week when a black basketball player, Mahmoud Abdul-Rauf, was suspended for refusing to stand during the playing of the national anthem. Abdul-Rauf, a guard with the Denver Nuggets, was known as Chris Jackson before he converted to Islam. A soft-spoken, serious man, he said the *Stars and Stripes* was incompatible with his religious beliefs and symbolised "oppression and tyranny".

The American League of Veterans threw a tantrum, calling Abdul-Rauf's actions "tantamount to treason", and the pick-up-driving classes drewled that Abdul-Rauf should "go back to where he came from" (Mississippi, actually). Leading political pundits debated the issue on

television talk shows, and newspaper polemicalists entered the fray with gusto, noting that the player, who has a four-year contract with the Nuggets worth \$11.2 million, seemed happy to accept a currency which states "In God We Trust". Out in Mike Tyson's former constituency, meanwhile, Abdul-Rauf was an instant hit. A black friend from New York's Queens borough told me: "The neighbourhood loves this guy. He is speaking up for a whole lot of people who feel that the American dream passed them by."

Abdul-Rauf's quietly stated rebellion matches the spirit of the hour. In the late Eighties, when Mike Tyson burst onto the scene like a snarling wolf, America was fascinated by raw strength. Today a cleverer spirit of rebellion prevails, and Abdul-Rauf's black Islamic dissent fits neatly alongside the agitation of Louis Farrakhan, the Chicago demigod

who led last autumn's Million-Man March on Washington and who is quick to comment on Thursday that "if this young man obeys his conscience and the command of God, we should not punish him". Admirers compared Abdul-Rauf to the American sprinters who gave black power salutes at the Mexico City Olympics, and more wounding for Tyson, to Muhammad Ali, another Muslim who rejected the American flag during the Vietnam War. The tale of this tape is that it has rewound 25 years. Abdul-Rauf is a symbol for the new order.

Tyson has tried to change his image. When he left prison last March he flaunted his own, new-found Islamic faith, and went directly to a mosque to pray. But his doubters may ask why he has not changed his name, like the former Chris Jackson and like the one-time Louisville Lip, Cassius Clay.

Abdul-Rauf's protest is costing him more than \$300,000 a game during his suspension. Young blacks think "Hey, the guy must be serious".

This week Mike Tyson tried to buy in to the victim market by stating that he was innocent of the rape which landed him in jail for three years. "I was the one that got raped," he said. Wrong verb. He has been upstaged by the politicisation of black American youth — in short, knocked flat.

Sins of the founder revisited

If Flick money is too tainted for some Oxford academics, they should recall the murky origins of Balliol College

There is nothing as broad-minded as a university. The goddess Wisdom must embrace intolerance and unreason, malice and discord, prejudice and hatred. I spent five years in a university and witnessed speakers shout down, seminars disrupted, imbecilities and obscenities uttered that would discredit a public bar. Guarding all this was a penumbra of hypocrisy that called itself liberal values. I love universities, but for honest liberalism give me business, politics or newspapers any day.

From this it is a short step to Oxford University and the affair of the Flick fortune. In response to Oxford's pleas for private support, a sum of £435,000 has been given by Gert-Rudolph Flick for a university professorship in European Thought. The chair, not unreasonably named after Dr Flick, has been allocated to Balliol College, where the incumbent is now a fellow.

A campaign has been raised against the donation, on the grounds that the money comes from a fortune which, in the hands of Dr Flick's grandfather, contributed to the Nazi war effort and used slave labour during the war. The grandfather was convicted at Nuremberg and spent some time in prison. Much has been made of this in gossip columns and in *The Guardian*, as has Dr Flick's playboy lifestyle, his nickname "Muck" and his costly divorce. The money is thus held to be tainted by a variety of direct and indirect associations. According to the campaigners, it should not be cleansed by the saintly liberalism of Oxford University or what some regard as the even more saintly liberalism of Balliol College.

Balliol has no problem with the donation. This week its governing body accepted the chair unanimously. Normally what is politically correct with Balliol is correct with the world. Its stern Victorian quadrangles have long stood sentinel at the corner of Broad Street, vetting each passing intellect for moral probity. The aesthetics of neighbouring St John's and Trinity might pour red paint on Balliol's roofs and shove its scarved and bearded inhabitants into the gutter. But this cannot stem the tide of rectitude that ebbs and flows through its gates. Balliol still bears

the mark of its great master, Jewett, effortless in his "general prejudice against all persons who do not succeed in the world". If ever a college communion directly with God, it is Balliol.

Campaigners, led by Oxford-educated academics Michael Pinto-Duschinsky and David Selbourne, are appalled by the arrival of Flick money. No matter that Dr Flick was just three years old when Hitler died and has fiercely denounced his grandfather's allegiance. No matter that his money has been wisely and legally invested since, mostly in the Mercedes car company, and was cleared by Oxford's own fundraising ethics committee. No matter that Balliol, and the rest of Oxford, would presumably accept money from German banks or other sources dating back to the 1930s. The fault lies in the name and the taint. Academics have sensitive souls. As they perambulate the Broad and High they carry on their shoulders the guilt of history. If they do not visit the sins of the fathers on the

sons and the grandsons, who else will take up the burden?

That Balliol should be the home of the Flick chair is doubly ironic. Its founder, John of Balliol, represented everything that the college claims to oppose. The richest baron in 13th-century England, he owned serfs and slaves galore. When his Galloway lands were disputed, he threw the local lord in his dungeon. He fought Simon de Montfort and helped to crush England's fledgling democracy and its first Parliament. His son was briefly King of Scotland, began that country's devious alliance with France, lost the Stone of Scone and died in prison. I am amazed that Dr Selbourne, a Balliol man, ever associated with this dreadful family.

Fastidious historians might look further into Balliol's history. The college was founded by John of Balliol only after he had kidnapped the Bishop of Durham, Walter de Kirkham, who made him seek penance by paying for 16 scholars at Oxford. The idea was not Balliol's and the payment was endowed by his widow, Desvergilla. At the very least, the campaigners should demand a change in the college's name to Kirkham or even Desvergilla (since it now takes women).



Balliol benefactor Gert-Rudolph Flick, left, and the Oxford college's founder, John of Balliol

Down to the present century, the college was known for grasping money from "sojourners". It won the richest medieval library in England from a former Bishop of Ely. It awarded an MA to George Neville, brother of the Earl of Warwick, whose acceptance banquet was the greatest Oxford had known. In the 16th century Balliol remained fiercely Catholic and its Master celebrated the Marian Counter Reformation by burning Lattimer and Ridley at the stake. The campaigners should demand an assessment of Balliol's estate and the restitution of money to descendants of its victims.

An old saw holds that behind all great fortunes lie great crimes. But what fortunes later owners of those fortunes do with them? Had Dr Flick spent his millions privately on reinvestment or on his wife, he might have been spared the vilification of distinguished academics. Instead he has chosen to give quantities of money to charity. Perhaps in some measure he does seek to sanitise the family name. I cannot see what is

dishonourable in that. I wonder if his opponents would refuse awards from a Nobel, a Pulitzer, a Peabody or a Rockefeller — or even stop to ask how those fortunes were acquired? (Pulitzer was the most scandalous muck-raker in newspaper history.)

In this morass of hypocrisy I do not see the objectors to Dr Flick's bequest protesting at the £500,000 that he gave to Hammersmith Hospital. They did not leap into print to accuse him of condemning the hospital to guilt by association with Nazism and the Holocaust. They did not claim that the National Health Service had become a slave to the enslavement of Jewish labourers. Perhaps they believe that poverty qualifies morality. Or perhaps they simply believe that universities are a higher form of institutional life and must work to a different moral code.

This is all no small matter. In a letter to *The Times* on Thursday, Lord Shawcross wrote that the concept of a war crime required the principle of "individual not collective,

let alone family, guilt". If we lump together families, governments and armies in this way, he implied, we allow individual wrongdoers to pass responsibility to the collective. Dr Flick's grandfather was adjudged a criminal at Nuremberg, in defiance of any claim to be obeying orders or conforming to the laws of the regime. By the same token, Dr Flick cannot be damned by family association, nor should the property that is his. It is on this principle of individual rather than group responsibility that the edifice of war-crime law rests.

British higher education has always benefited from the support of wealthy people. From the 1940s to the 1980s this support dwindled in the face of a near-total reliance on the State. Those days are over. Plural funding is accepted as the key to expansion. If historians are to crawl over the family trees of every donor, universities will wither. Donors will seek less sensitive, and perhaps less hypocritical, outlets for this form of super-tax. Balliol and Oxford have wisely recognised the danger.

Treble chance

SIX CENTURIES of tradition are to come to an end this autumn when girls are admitted for the first time to St George's School, Windsor, which supplies choristers for the Queen's Sunday services.

The prospect of young girls in pigtail singing lustily from the choir stalls of St George's Chapel is being discounted for now. "We are taking girls, but they are not going to be choristers — at least for the time being," said the Rev Roger Marsh, headmaster of St George's.

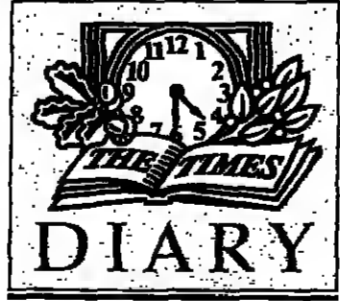
"It's a decision which will have in be talked about."

Mr Marsh says girls will be introduced initially into a new prep school, although a handful will join the prep school itself. He has launched a £2 million appeal to enlarge the school, which has only 65 pupils and has provided an education for choristers since the 14th century.

"Some members of the Royal Family have given a bit," he says, adding that enlargement is essen-



Choral tradition under threat



cial to the school's survival. "We need the choristers to be part of a thriving prep school — all the more so, because the choral tradition is under threat in the sense that it gets more difficult to find choristers to sing and to take on a boarding life."

I'm sure that Dr Joan McDonough, the female baritone who lost a sex discrimination case after failing to gain a place in St George's choir, will be watching with interest from the pews.

Tunnel vision

LONDON Underground staff have had their work cut out calming passengers on the Piccadilly Line who stumbled off trains this week babbling about strange visions in the tunnel. All recounted

ghostly glimpses of strange characters at a table on a shadowy platform covered in serpents and beetles; the vision flashed by seemingly suspended in mid-air.

I can reassure them. What they witnessed was the scene at Down Street, the station abandoned in 1932 and used as a wartime meeting place for Churchill and Eisenhower. It was the location for a BBC series from the fantasy writer Neil Gaiman being filmed by Lenny Henry's Crucial Films.

For a nation that quibbles about the use of such names as Burgundy and Champagne, the French appear to have committed treason. A new French claret has been called *Australe* and the Aussies are hopping.

Dog gone

SADLY missing from Crufts today is the event's most constant exhibitor, 91-year-old Angel Negal. He has decided not to show miniature smooth-haired dachshunds because two of his prize bitches are in whelp.

Angel has been a trouper at the show; he first started showing in 1939 and has since bred more than 40 champions. He wanted to be

there this year but he is nevertheless disillusioned.

"It's all too commercial nowadays," he tells me. "Everything is geared towards advertising and they even have events where dogs are expected to play games."

Lady Helen Windsor's husband Timothy Taylor hobbled along with his leg in plaster to a gala dinner on Thursday at the White-chapel Gallery in London. He was dismayed when one of the guests at his table, Damien "pickler" Hirst,



failed to show. If Hirst had got to work on his plaster, he could have sold it and recouped the cost of the skiing holiday on which the accident occurred.

Oh brother

I HAVE heard that Psychoanalyzing Diana, a Channel 4 programme in which a royal lookalike will play the Princess of Wales as she is investigated by a Freudian psychoanalyst, may well suggest that she is suffering from a "brother fixation".

It is rumoured that the television psychoanalyst, Dylan Evans, will come up with the extraordinary notion that Diana is closer to her sibling Charles, now Earl Spencer, than she has been to any other member of her family. He makes great play of the fact that Diana even married a man with the same Christian name as her brother. It all sounds too ridiculous to be true.

Naked jape

NO MEMBERS of the British aristocracy would be so bold as to take a fidget from the book of the 52-year-old Italian marchioness Marina Ripa Di Meana. This morning



Marina Ripa Di Meana

in her native country, she will be unveiled starkers in a billboard campaign for the International Animal Welfare Fund of which she is the Italian ambassador. The accompanying slogan reads: "The only fur I'm not ashamed to wear." Ripa Di Meana, who is a grandmother and married to Carlo Ripa Di Meana, the leader of the Green party and a former European Environment Commissioner, says: "I am offering my naked image to defend and protect all animals."

P-H-S



COLLECTIVE ERROR

Major must not muzzle his ministers in a referendum

The year is 1998. The Conservative Cabinet has recommended that Britain should give up the pound and join a European single currency. All 43 million people on the electoral register are given several weeks of a referendum campaign in which to make up their minds on the issue, and will then have a free vote. The only exceptions are 100-odd Tory MPs who are members of the Government and are obliged to vote for the Cabinet's line: not just in the ballot box but in the course of the campaign too. Absurd? Not if Kenneth Clarke and his friends in today's Cabinet get their way.

Barbara Castle, planning the 1975 referendum on Britain's membership of the Common Market, knew how dangerous an insistence on traditional collective responsibility would be. "I wanted a free hand for everyone during the referendum campaign," she wrote in her diaries. "Freedom to choose must feed back from the people into the Cabinet. Otherwise the party would be fatally split."

The oddity of today's discussions is that those who advocate collective responsibility claim to do so precisely in order to prevent splits. They argue that the decision to suspend the normal rules during the 1975 campaign caused tensions in the Labour Party that were never resolved — and eventually led to the departure from Labour of four of its senior members and the formation of the Social Democratic Party. Yet the proponents of this case fail to consider what would have happened had the dissenters in Harold Wilson's Cabinet been forced to toe the pro-European line. They would have resigned en masse, all seven of them, making Harold Macmillan's "little local difficulty" when he lost three Treasury ministers look as trivial as he wanted people to believe at the time.

The same would happen in 1998. Were Michael Portillo, Peter Lilley, Michael Howard, John Redwood, Michael Forsyth

and William Hague to be members of that Cabinet, it is almost inconceivable that they could publicly support Britain's membership of economic and monetary union. To expect them to swallow their powerfully held beliefs on a matter of huge political, economic and constitutional importance would be cruel and unusual punishment. Surely they would resign rather than fight for what they saw as the wrong side.

One of the main reasons for holding a referendum is that support for and opposition to Britain's membership of a single currency do not fall neatly along party lines. If they did, it would be easier to argue that a general election could resolve the matter. As it is, both main parties are deeply and clearly divided: it would be an insult to the public's intelligence and a negation of the point of the referendum to enforce collective responsibility on this matter during the campaign.

By 1975, the foundations of the Labour Party's split had already been laid. Roy Jenkins had resigned the deputy leadership three years before in protest at the anti-European stance of much of his party. Harold Wilson was having as much trouble holding his MPs together then as John Major has now. Roy Jenkins, like Mr Clarke, was against the whole idea of a referendum, which he described as a "monstrosity". Yet the referendum did not hasten the split; if anything it created for a short while the impression within Cabinet of greater unity, as the losers agreed to abide by the result.

If the Conservative Party is going to divide over Europe, it will do so with or without a referendum, with or without collective responsibility. But at least if ministers are free to argue their case, the campaign will be conducted with honesty and vigour. To hold a referendum and then muzzle ministers would be a typical Majorite tactic: a short-term fudge to appease colleagues which only turns sour when it really matters.

ZIMBABWE'S CHOICE

The electoral farce reflects wider worries

Zimbabwe's five million eligible citizens will go to the polls in the presidential elections to be held today and tomorrow. The outcome of this contest can be safely predicted. Robert Mugabe, incumbent President and head of government since 1980, will be returned to office. The only issue of consequence is the size of the turnout.

This prediction can be made with such confidence because Mr Mugabe is the sole remaining candidate. A week ago he had two opponents. On Tuesday the independent candidate, Ndabangi Sithole, withdrew, citing a bizarre government plot against him. Rather more importantly, the remaining Opposition candidate, Bishop Abel Muzorewa, left the contest yesterday after his appeal to the Supreme Court for a postponement of the elections was rejected.

Bishop Muzorewa's appeal centred on the conditions governing the campaign. His United Party, too poor even to afford a telephone in its campaign offices, did not have the resources to wage a reasonable fight. Meanwhile, he argued, the Government's control over the media, its partisan appointment of poll supervisors and the lavish use of state funds to impress voters made a mockery of free and fair elections. Maybe Mr Mugabe would have been re-elected even on a more level playing field. Maybe suspension of elections at this late stage was hopelessly impractical. But the bishop's case certainly had merit.

This unsatisfactory ballot is made more worrying because it fits a pattern of recent events that have damaged Zimbabwe's democratic structure, a structure which has broadly held firm, with many imperfections, since independence. State control of the

media is a case in point. This year government pressure led to the dismissal of the Editor of *The Financial Gazette*, the sole newspaper prepared to campaign against corruption in high places. Since then, that newspaper has dropped its criticisms of the Mugabe regime.

During his re-election campaign Mr Mugabe has denounced the World Bank and the IMF for attaching conditions, such as a small degree of privatisation, to their financial aid for the country. He has again returned to attacks on white farmers and to the threat of land seizure without proper compensation. Much of this may be election politics. But it does not augur well for democratic or economic reform in the next Mugabe term.

The real choice that Zimbabwe faces, therefore, is not at these elections but after them. The choice is between two African models. The first is the recent modernisation route represented by South Africa and, to a lesser extent, by other neighbouring states such as Malawi and Zambia that have moved towards greater political pluralism and market liberalisation. The second, much less appealing and less likely to attract foreign investment, is the route followed by Nigeria and Zaire, where even the trappings of electoral democracy have been jettisoned.

For all Mr Mugabe's authoritarian instincts, Zimbabwe has been a success story in many ways during the 16 years of majority rule. Its relative tolerance helped to persuade white South Africans that apartheid could be safely abandoned. It would be unfortunate if this tolerance were to be reversed after having set an encouraging example to others.

ARMOUR AND LIGHT

There is much more to blades than meets the eye

When the Queen opened the Royal Armouries Museum in Leeds yesterday, she visited the oldest perquisites and props of the monarchy. Although George II, an excitable, little red-faced warrior in armour on a big horse at Dettingen, was the last monarch to lead his troops into battle, arms and armour remain powerful tools for catching and holding the public imagination.

Some of the pieces, such as the grotesque helmet mask Maximilian I of Germany gave to Henry VIII, and Henry's magnificent armour for the Field of Cloth of Gold were personal armour of the monarch. More were worn and wielded by soldiers of the Crown. And all of them have stories to teach about the past of the United and Not-So-United Kingdom.

For arms may be the earliest artefacts of civilisation. When man starts to organise himself in society, what does he want to do but to defend, control and expand that society? Arms illustrate the eternal ebb and flow between attack and defence, the size (smaller) and recklessness (greater) of our ancestors: what gods they believed in, and what they ate and wore.

Arms also set the glory myths against the grim reality, and ask the old questions of peace and war, high politics and the continuation of politics by other means. They range from the wildest shores of Empire (with the world's last suit of pachyderm armour for an elephant brought back from India by Clive) to the maces

bishops swung in battle in the pious hope of not shedding blood. And weapons of death and defence can be surprisingly beautiful as well as ancient. See the picture of the Hall of Steel in today's *Magazine*.

The dispute about moving the Royal Armouries to Leeds was not about the Watford Gap being the impermeable barrier between North and South. The armouries display their own subtlety to that argument, once bloody now boring. With the modern jousting and audio-visual and computer displays that the Queen saw, school parties will now be able to work out for themselves why England won at Agincourt but lost at Bannockburn. They will be able to dress a knight for battle and hoist him up on his horse, and try but fail to draw a longbow.

The White Tower has been used as the royal armoury since William the Conqueror built it. But the Norman Kings also used it as a royal residence and a prison for troublesome members of their households. Though the Queen may sometimes feel tempted, there is no merit in continuing all original functions in the Tower unchanged.

Leeds can display 90 per cent of the blades and other arms which are such a big part of British history, instead of the 10 per cent that will stay on show in the Tower. They can be looked after and lit better in their new home. Scholars will still know where to present arms in style. And visitors can have their imaginations fired by the sharpest visual aids to history.

Shaming the tardy business payers

From Mr Alan Golob

Sir, Organisations representing small business should take concerted action against large organisations that delay payment of invoices. Major promises shame to late payers. *Business*, March 12.

Every month a major "non-paying corporation" should be targeted. Suppliers should be co-ordinated, perhaps by a representative organisation, in their action to issue a county court summons for any amount owed for more than 30 days. (Costs are recoverable.) If, say, 500 summonses were issued the administration and cost involved in answering and meeting them all would deter companies from withholding payments.

The knock-on effect of so many county court judgments would be to downgrade the company's credit rating, which would in turn affect how much it could borrow from financial institutions, its relationships with overseas trading partners, etc.

There is a world of difference between a company having a good cash flow and its withholding payment. The company that discharges its debts efficiently promotes goodwill and receives good service and prompt attention from its suppliers. Bad payers get put to the bottom of the pile and pay the highest prices for the goods supplied. Big business and government ministers, you would think, would understand this.

Yours etc,
ALAN GOLOB,
Hill Brow, Harewood Road,
Collingham, West Yorkshire,
March 11.

From Ms Vivien Allen

Sir, Surely there is an easy solution to the problem crippling so many small businesses.

Some years ago when I lived in South Africa I found that if bills were not paid within 30 days you were charged interest and the rate of interest increased the longer the bill was outstanding.

It was not only a powerful incentive to pay on time but perfectly fair: if you have had goods or services and not paid for them you are in effect taking a loan from the supplier and no one expects to have a loan without paying interest.

Yours faithfully,
VIVIEN ALLEN,
8 Seaford Road,
Castletown, Isle of Man,
March 13.

Premium Bonds

From the Head of Policy, National Savings

Sir, Your report on the Datamonitor survey of the effects of the National Lottery (*News in brief*, early editions, March 5) suggests that Premium Bond sales have suffered as a result of it. On the contrary: sales have never been better.

In the year following the launch of the lottery we sold £1.7 billion worth of Premium Bonds, much of it stimulated by the introduction of our £1 million jackpot prize in April 1994. That is over three times as much as we sold in the previous year when there was no competing National Lottery.

What the Datamonitor survey actually said was that managers of banks and building societies thought that the lottery was a serious threat to Premium Bonds and, to a lesser extent, to their own deposit accounts. They seem to have overlooked an important factor: the appeal of becoming an overnight millionaire is the same with both the lottery and Premium Bonds, but with Premium Bonds people are never at risk of losing their capital.

Yours faithfully,
PATRICK HICKMAN
ROBERTSON,
Head of Policy,
National Savings,
Charles House,
375 Kensington High Street, W14,
March 14.

Weekend Money letters, page 39

Dalek dialect

From Mr Jack Clayton

Sir, Carol Inlay's memories of *Dr Who* (letter, March 8) awakened some of mine from 1963. I was then in charge of the studio sound in the first series of the programme and like Raymond Cusick, the designer, I was given freedom to interpret the scripts. He was told only to avoid showing feet: so far as I recall the script it simply described the Dalek voices as "metallic".

Mr Cusick and I made our preparations separately, and it was only when the production reached the studio that the vision and sound came together. The combination was an instant success and the Daleks, as Miss Inlay describes so graphically, made a considerable impact upon the viewers of the day.

Yours faithfully,
JACK CLAYTON,
Brook House, Swelling,
Saxmundham, Suffolk,
March 9.

Letters that are intended for publication should carry a daytime telephone number. They may be sent to a fax number — 0171-782-5046.

LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 0171-782 5000

Flick donation to Balliol College

From Mr Stephen Shaw

Sir, Lord Shawcross (letter, March 14; also report, March 12) writes of "the Flick family donation to Balliol College, Oxford" but asserts that it would be wrong to visit the sins of the grandfather upon the grandson.

The fact is that this "generous endowment" is and will always be perceived as a "Flick family donation", and from a family whose fortune is associated with its support for the Third Reich.

It seems clear to me that the self-evident purpose of the endowment is to lift the status of a name steeped in such associations. Had Balliol had any self-respect it would have rejected such moneys. By accepting, it has diminished its standing.

Yours faithfully,
STEPHEN SHAW,
27 West Heath Drive, NW11,
March 14.

From Sir Sigmund Sternberg

Sir, I have followed with interest the debate surrounding the Flick family donation to Balliol College and I agree with Lord Shawcross, who favours acceptance of the endowment.

I recall, as will your older readers, the debate in the early 1950s about the payment of reparations by Germany to Israel and the Jewish people. It was agreed that reparations for material losses during the Second World War were an important step in the process of reconciliation between Germans and Jews.

With benefit of hindsight we can see that the positions taken by Chancellor Adenauer and Prime Minister Ben Gurion, in the face of considerable opposition, were indeed correct.

There has been an appreciation, not only by Germany as a state but also by German individuals, that they have a special responsibility in pro-

moving Christian-Jewish understanding.

I believe that Dr Flick is similarly motivated and his gift to Balliol should be accepted in that spirit. This gift, of course, does not discharge the legitimate claims of the survivors of the slave-labour regime in the wartime Flick operation to be recompensed for their suffering. That question remains to be resolved.

Yours sincerely,
SIGMUND STERNBERG,
The Sternberg Centre for Judaism,
The Manor House,
80 East End Road, N3,
March 14.

From Ms Ziona S. Strelitz

Sir, There are circumstances in which the recent Flick endowment to Balliol College could have been considered generous. The chair might have been endowed without carrying the donor's name. It might even have commemorated those who had no choice in contributing to the fortune from which the gift derives. With the donor's name, however, the endowment is not generous, but self-serving.

Yours sincerely,
ZIONA S. STRELITZ,
89 Meadway, NW11,
March 15.

From Mr R. Gartenberg

Sir, I entirely agree with Lord Shawcross that the current Dr Flick cannot be held to account for the sins of his grandfather. However, one is entitled to ask whether Dr Flick would have been able to make his generous donation had his grandfather not laid the foundation of his fortune.

Yours faithfully,
RALPH GARTENBERG,
14 Cuckoo Hill Drive,
Pinner, Middlesex,
March 14.

So many Japanese high-tech firms now have plants in Bangalore that it is being called India's "Silicon Gulch".

Yours faithfully,
ROY PROCTOR EDWARDS,
13 Sycamore Court,
Springfield Road,
Windsor, Berkshire.

From Mr Iain Banks

Sir, Mr Ganesh Lal (letter, March 14) draws attention to India's "respect for the other side and tolerance of dissenting beliefs and opinions" as part of the rich culture that enabled democracy to take root there.

Under normal circumstances, one would give Mr Lal the benefit of the doubt, but after the debate in Calcutta (cricket report and photograph, March 14) there's clearly no need to trouble the third umpire.

Yours etc,
IAIN BANKS,
40 Doods Park Road, Reigate, Surrey,
March 14.

The language of law

From Mr R. Peter Letcher

Sir, Between 1965 and 1990 I was involved in the drafting of international contracts where, if litigation or arbitration was to be avoided, clarity to the reader (often an engineer whose first language was not English) was paramount.

Mr Francis Bennion (letter, March 5; see also letters, March 15) and his colleagues in the Parliamentary Counsel Office were brilliant in drafting legislation which other parliamentary draftsmen could understand. Their drafting conventions, however, made their work incomprehensible to the man in the street and, indeed, to many solicitors, accountants and other professional advisers.

If the ability to phrase legal concepts in English which is readily understood by reasonably educated people is not achievable by parliamentary draftsmen, then it is inevitable that others should be asked to undertake the task.

Yours faithfully,
R. PETER LETCHER,
Honeypond,
Martin, Fordingbridge, Hampshire.

Oil spillages

From Professor N. J. Gaskell

Sir, Commander Sands (letter, March 6) may be right in his nautical opinion about whether it was wise to bring the *Sea Empress* into Milford Haven, but he is wrong in his view on the law that once a salvor has obtained a salvage agreement he "gets nothing if unsuccessful".

As long ago as 1980 the Lloyd's Open Form (LOF) salvage agreement was amended to ensure that a salvor would at least be reimbursed his expenses if an oil tanker and cargo were lost.

The 1989 Salvage Convention puts a specific duty on the salvor to exercise due care to prevent or minimise damage to the environment. If he tows a tanker to sea, thereby saving pollution, and it later sinks, the salvor will not be entitled to traditional salvage. But he will be entitled to all his expenses plus an increment of up to 100 per cent of those expenses (which may amount to several million pounds). This and other provisions were designed to encourage protection of the environment.

Team spirit brings hope to Sri Lanka

From Mr Amal Abeyardene

Sir, Whether Sri Lanka wins or loses in the cricket World Cup final, the mere fact that the national team has reached the ultimate stage of the competition will be an enormous achievement for this tiny, troubled country. What has been largely overlooked by most commentators, more surprised by the blitzkrieg batting, has been the fact that this has been a collective achievement.

The team is a true representation of the unity of Sri Lanka, and not a Sinhalese or Tamil squad. Nor is it one from the exclusive Colombo middle class. Sinhalese, Tamil and all other ethnic constituents can rightly take pride by applauding in the team's achievement: their industrious yet modest approach; their will, guile and concentration; and above all, their cohesion and teamwork. When one team member failed, another has responded to compensate.

Despite being denied opportunities to gain invaluable experience on tours both away and at home, cricket in Sri Lanka has been carefully nurtured and has now reached extraordinary heights. Surely the time has come for other long-standing, Test-playing countries to recognise these achievements and provide Sri Lanka with more experience in full Test match tours.

It would be marvellous if Sri Lanka can beat Australia in the final on Sunday, but the real prize for Sri Lanka, for its team, cricket fans and all inhabitants would be if all the disparate elements of the island can continue to unite even after the stumps are drawn and cheer on the dawning of a lasting peace.

Arjuna Ranatunga and his cricketer colleagues have shown with their endeavours on the field what the nation will one day achieve with unity and harmony.

Yours etc,
AMAL ABEYWARDENE,
Flat 8, 119 Westbourne Terrace, W2,
March 17.

Clergy testing

From Mr N. R. MacNicol

Sir, The questions for would-be clergy proposed by Mr Richard Beighton (letter, March 12), "Do you believe in God?" and "Do you believe in the Bible?", would puzzle the Church of England examiners as well as the candidates. How long and how well balanced would the answers have to be?

The late Professor C. E. M. Joad, who famously prefaced every answer on the *Brains Trust* programme with "It all depends what you mean by...", gave the definitive Anglican answer to such questions in his book *The Recovery of Belief* (Faber, 1952). It is so exquisitely diffident and tentative that it comes as an enormous relief to find at the end (248 pages) that, "subject to considerable doubts and reservations", he comes down in favour of a hesitantly positive answer and so, we presume, went to heaven.

Yours faithfully,
NIGEL R. MACNICOL,
9 Church Lane,
Greeham, Oakham, Rutland,
March 12.

Curse of Glencoe

From Mr Christopher J. Eadie

Sir, Your obituary of the Earl of Stair (March 2) mentions that an ancestor was responsible for the massacre of the Macdonalds at Glencoe in 1692. It does not add that the earl's coat of arms incorporates nine diamonds. Although Brewer's prefers other suggestions this appears to me to be the likeliest explanation for the nine diamonds being known as the "curse of Scotland".

Yours faithfully,
C. J. EADIE,
16 Broadfields Avenue,
Winchmore Hill, N21,
March 9.

Pigeons in Square

From Mr David P. Robinson

Sir, You refer to the "theft" of pigeons from Trafalgar Square (report, March 9). If they have been stolen, they must have owners. Who are they, and can they be held to account for the mess their animals make in public places?

I am etc,
DAVID P. ROBINSON,
92 Milland Drive,
Mill Valley,
CA 94941-2537, USA,
March 13.

Food for thought

From Mr Colin Garrett

Sir, When I read your headline, "Task force aims to halt global obesity epidemic" (report, March 13, later editions), I was reminded of two adages passed on by a wise nutritionist. First, remember that you are what you eat. Secondly, in relation to food, if it is processed it is bad for you; if it is advertised, it will probably kill you. The task force might like to bear these in mind.

Yours sincerely,
COLIN GARRETT,
17 North Road,
Berkhamshead, Hertfordshire,
March 13.

OBITUARIES

GROUP CAPTAIN STUART WILSON-MacDONALD

Group Captain Stuart Wilson-MacDonald, DSO, DFC, wartime fighter pilot and ground attack wing leader, died on February 29 aged 83. He was born in Oban on March 15, 1912.

IN A career which took him from biplanes in the Middle East in the 1930s to the postwar jet age, Duncan Wilson-MacDonald led a squadron in the Battle of Britain and a wing in strafing attacks in the Balkans. In 1948 he secured a niche in aviation history when he led a flight of six Vampires on the world's first crossing of the Atlantic by jet aircraft.

During the Battle of Britain he commanded No 213 Squadron of Hurricanes at Tangmere in West Sussex, and later took the squadron out to the Middle East. Subsequently, when he commanded a wing in attacks on the Germans in support of partisan movements in Yugoslavia, Albania and Greece, he was delighted to find his old squadron was part of his force.

His reminiscences, recorded for the Imperial War Museum towards the end of his life, capture not only the spirit of careless valour of those who fought the battle for Britain's survival in the summer of 1940, but the sheer joy of flying, even when each sortie might end in violent death. Wilson-MacDonald's unassuming account speaks of the "marvellous sight" of the massive German air fleets building up, layer upon layer, over Cherbourg before launching their next assault on the ports of southern England. There is, too, the sheer awe as the airman looks down on the vast pall of smoke from London's blazing docks, towering up to 20,000ft and drifting majestically down the Thames and out over the Channel.

At the other end of the spectrum are the small details, the cups of tea and bars of chocolate made available by WVS girls to grateful fighter pilots waiting at dispersal huts for orders to scramble, and the half-eaten lunches, laughingly abandoned on mess tables as the aircrew have to take to the skies for the next round of action.

Though he was scrambled 85 times during the Battle of Britain and subsequently took part in many low-level sorties against heavily defended enemy positions over the Adriatic, Wilson-MacDonald was never shot down. Yet as a child he had been so gravely ill for long periods that it was a wonder that he survived to manhood.

Duncan Stuart MacDonald (he acquired the other half of his surname in 1947 when he married his first cousin Rosemary Wilson) was the son of an Oban doctor. In his teens he was afflicted by tuberculosis and by severe bouts of pleurisy and pneumonia which brought him near to death.

After he finished at Oban High School, a patient of his father's, Francis Patmore, son of the poet Coventry Patmore, invited MacDonald to join him on his coffee plantation in Kenya. There he spent the next two years helping Patmore to run the plantation. In 1931, with the Depression severely affecting the business, he returned to Britain.

His father wanted him to study medicine, but after giving it a try he decided instead to learn to fly. He joined the RAF Reserve in 1934 and gained a short service commission the following year after going solo. Once qualified as a pilot, he found himself in the Middle East, serving with No 41 Squadron of Hawker Dervon biplane fighters. There, the squadron had to perform a number of duties, ranging from intimidating rebellious Yemeni tribesmen by overflying their encampments to delivering mail to the British military personnel on Kamaran Island in the Red Sea, which served as a staging post (and fumigation centre) for pilgrims making the long journey from India to Mecca.



Stuart Wilson-MacDonald after his first solo flight in a de Havilland Tiger Moth at Filton in 1935

entered the pilots' heads: "We had a job to do - and we did it to the best of our ability." Although the Hurricane was no match for the Me109, Wilson-MacDonald downed one of these and a couple of Me105s during the Battle of Britain.

It was brought home to him on one occasion just how close the enemy was, and how short a distance the Germans had to come to invade England. After a dogfight with two Me109s at 35,000ft he descended through cloud, looking for an airfield to land on, when he suddenly became aware that the vehicles he could see on the roads beneath him were driving on the right-hand side of the road. Realising he was not over Sussex but Occupied France he hastily set a westerly course and re-crossed the Channel to safety.

On several occasions his aircraft was so badly damaged by cannon fire that it was totally written off after he landed. But he never had to crash-land or bale out.

After a period flying from Orkney and Shetland, where it tried to intercept the giant Focke-Wulf Condor bombers which were menacing the Atlantic convoys, No 213, still with Wilson-MacDonald in command, went out to the Middle East. There it took part in ground attack operations against the Vichy French in Lebanon and Syria. Later he went to Egypt to form a gunnery school whose aim was to improve the shooting of the pilots of the Desert Air Force.

As the Mediterranean campaign moved on to Italy he was put in charge of an attack wing consisting of two South African squadrons of Beaufighters and his old squadron, No 213, which now flew Mustangs. Operating from bases in the heel of Italy under the aegis of the Balkan Air Force, this had several jobs. It supported guerrilla movements in Yugoslavia, Albania and Greece.

After the war Wilson-MacDonald converted effortlessly to the new jet aircraft which were entering service. In July 1948 he led a flight of six Vampires of No 54 Squadron on the first transatlantic flight to be accomplished by jet planes - a three-stage flight from Stornoway in the Outer Hebrides to Goose Bay, Labrador, via Iceland and Greenland. Flying into the teeth of winds often exceeding 200mph and in atrocious visibility with cloud almost all the way up to 40,000ft, this was a considerable feat.

The more so as the airfields that the Vampires used as staging posts had difficult approaches - that to Bluie West in Greenland involved flying down a glacier between sheer walls of rock - and primitive landing facilities. The flight provided useful data for future military and civil transatlantic jet flights.

Among Wilson-MacDonald's later appointments was command of RAF Sylt in the North Frisian Islands in 1954. His final post was as Air Attaché in Stockholm from 1960 to 1963, when he retired.

Stuart Wilson-MacDonald is survived by his wife Rosemary, and by a son and daughter.

island and providing rough-and-ready but effective gunfire spotting for the destroyer which was, as a result, able to silence the troublesome gun position. On another occasion he and the CO of No 213 sank an E-boat which had been giving the Navy some anxiety. In 1945 he was awarded the DSO to add to the DFC he had already won in the Battle of Britain.

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Stuart Wilson-MacDonald is survived by his wife Rosemary, and by a son and daughter.

MILLAR GAULT

Millar Gault, MBE, horticulturist, rosarian and farmer. Superintendent of Regent's Park, London. Died on March 12 aged 92. He was born on March 1, 1904.



MILLAR GAULT transformed Regent's Park into one of the finest city parks in the world during the 1950s and 1960s. Gardeners from across the country flocked to admire his magnificent Queen Mary's Garden, planted with an extensive collection of roses, and constantly updated with new cultivars. The standards that he set were maintained after his retirement, and the rose garden now contains some 60,000 roses making a display of unparalleled magnificence during the summer and autumn months.

Simpson Millar Gault was a professional horticulturist for the whole of his working life. As a very small child he used to collect plants from the countryside and bring them on in his parents' garden. He trained in his native Scotland, including an apprenticeship at Crathes Castle in Aberdeenshire. He subsequently worked in many gardens, including a period as head gardener to Nancy, Lady Astor, at Cliveden in Buckinghamshire.

During the war he was head gardener at a hospital in Northampton, whose grounds had been turned over to food production. He exhibited vegetables at the Royal Horticultural Society's shows and won a number of awards, a success which encouraged him to write *Vegetables for Exhibition* in the late 1940s (out of print now, but still ranked as the best book on quality vegetable growing). There followed a spell in the seed industry, first with Sunons of Reading and then with Bees Sealand Nurseries near Chester, where he was put in charge of the seed trials.

Gault's career had turned to parks by the early 1950s, first as Superintendent of Greenwich Park in London. In 1955 he crossed the river to Regent's Park and he remained there for 14 years, until his retirement in 1969. Queen Mary's Garden, in the inner circle of Regent's Park, had been established for many years, but Gault massively expanded and improved the display of the roses, building up one of the finest rose gardens in the country - indeed the world.

He introduced hardy perennials to grow with the roses - an innovation in his day - and also created herbaceous borders.

Although his first love was roses, Gault was a knowledgeable all-round plantsman. He was a familiar sight at the

Royal Horticultural Society's flower shows in Westminster where he put up for award many excellent shrubs and other plants. Christopher Brickell, the former director-general of the RHS, wrote of him: "Few gardeners today can claim such a wide-ranging knowledge of plants as Millar Gault." He was an experienced show judge and exhibitor of roses, and his show displays of roses won many RHS gold medals.

He was involved with the Royal National Rose Society as a vice-president, member of council and honorary horticultural adviser, and he also served on the management committee of the society's gardens at Chiswell Green, Hertfordshire. In 1979 the society awarded him the Dean Hole Medal for his work.

Gault wrote a number of books which have since become classics among gardeners. One of his best known is *The Dictionary of Roses in Colour* (1971), published in collaboration with the Royal Horticultural Society and the Royal National Rose Society, which he wrote with Patrick M. Syngé, a former editor of the *RHS Journal*. He wrote the modern section of the book, covering hybrid teas, floribundas and modern shrub roses, which he planted in abundance in Queen Mary's Garden. A companion volume is *The Dictionary of Shrubs in Colour* (1976), published in collaboration with the Royal Horticultural Society.

Gault served on several of the society's committees, and it honoured him by awarding him, in 1963, its Victoria Medal of Honour. He was appointed MBE in 1964. Coincidentally he was presented with the VMH and the MBE on the same day in February 1964.

He is survived by his wife Phyllis, and their two daughters.

DEWI BEBB

Dewi Bebb, Welsh rugby international, died from cancer on March 14 aged 57. He was born in Bangor on August 7, 1938.

DEWI BEBB played rugby 34 times for Wales and later became a leading sports commentator in the Principality. Wales has produced many outstanding wing three-quarters and, in an era when open play was at a premium, Bebb stood comparison with the

best. England had good cause to remember him: of his 11 international tries, six were scored against the English.

Bebb spanned the era between the mid-1950s, as defined by the elusive genius of Cliff Morgan, and that of the late-1960s when such luminaries as Gareth Edwards, Barry John and Gerald Davies were already on the horizon. It was not a successful period for Wales but Bebb's pre-eminence was proved by his

selection for two British Isles tours, to South Africa in 1962 and Australasia four years later.

He was also proud to be one of the comparatively few North Walesians to force his way into the national side. He came from a literary family in Bangor: his father, a lecturer, was a supporter of Plaid Cymru and edited the Welsh language newspaper *Y Ddraig Goch*. Years later Bebb's involvement with

TWW, the independent television company serving Wales, began with presentation of the Welsh language programme *Y Dydd*.

Dewi Iorwerth Ellis Bebb was educated at Friars School, Bangor, and became only the third North Wales Schools player - after Wilf Wooller and Bledwyn Williams - to achieve his senior cap. National Service took him to the Royal Navy and he played for United Services, Portsmouth,

before entering Trinity College, Carmarthen, in 1958.

At the same time he began his long career with the Swansea club; two matches after his debut he was picked for Wales against England, aged 20. "Is quick off the mark and elusive. Should do well despite the threat of England's Jackson," the match programme said of him. prophetically. Bebb marked his entry to international rugby with the only try of the game, skimming over the mud to elude his marker, Peter Jackson.

He had to exist on short commons for Swansea and became accustomed to going in search of the ball, a habit which served him particularly well at Twickenham in 1964 when he scored two tries from the left wing.

He shared in the triple crown success of 1965 and ended his international career against England too, scoring a try in the 1967 game in Cardiff which went down in history as Keith Jarrett's match and denied England a triple crown. His first major tour, in 1962,

held promise of success since, as a sprinter who clocked 9.9 seconds for 100 yards, the hard grounds of South Africa should have suited him. But injury prevented his appearance until mid-tour, and the 1966 tour with the British Isles, despite consistent defeats by the All Blacks, proved far more successful: he appeared in all six internationals against Australia and New Zealand and led the way with 14 tries in all games.

In 1964 he left the teaching profession and joined TWW, subsequently moving into sports commentary and production.

When Harlech Television took over the franchise for the region he edited the *Sports Arena* programme and contributed substantially to television coverage of the 1987 and 1991 World Cups before turning freelance in 1992. His work for television won him many plaudits but he suffered a brain tumour in 1994.

He leaves his wife Morwen, and two sons.



PERSONAL COLUMN

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ARREST OF MR. WHITAKER WRIGHT.

NEW YORK, March 15. Mr. Whitaker Wright was arrested this morning on landing from the French Transatlantic Company's steamer La Lorraine. He was taken to the police headquarters and thence to the Tombs Police-court, where he was brought before a magistrate and charged with being a fugitive from justice. The magistrate ordered the prisoner to be handed over to the custody of United States marshals, who took Mr Wright to Ludlow-Street goal. The arrest was effected by New York City detectives at the request of the London Commissioner of Police. Mr. Wright was accompanied by a tall young woman, who said she was his niece. The arrest was effected without any trouble. Mr. Wright and his niece occupied one of the finest deck suites, Nos. 116, 118, and 120 on the port side. Mr. Wright was sitting at his desk writing when the two detectives, who had come on board the Lorraine to make the arrest, caught sight of a woman sitting near him. They waited until she had gone on deck and then entered the cabin. "Mr. Wright?" asked one of them. He did not deny that that was his name, and was then told that he was under arrest. He said that the affair in connexion with which he had been

ON THIS DAY

March 16, 1903

Whitaker Wright, a financier who made (and lost) fortunes, was found guilty of fraud in London in January 1904 and sentenced to seven years' penal servitude. But he had secured a cyanide pellet which he took after sentence and died within the hour.

that they had warrants charging Mr. Wright with being a fugitive from justice. The magistrate signed an order handing the prisoner over to the U.S. authority and Mr. Wright was then removed from the Court. It was only on Saturday afternoon that the police authorities in New York were informed by cable that Mr. Wright had sailed in La Lorraine, which arrived yesterday morning a few hours later than was expected. Although several detectives have been pursuing inquiries on the French coast, in Paris, and in most of the large cities of France for some days, it was not until Saturday morning that banknotes which were known to have been in Mr. Wright's possession in London were found in the French capital. This clue speedily led to other evidence as to the course followed by the missing man, and the detectives who were watching the various ports of departure were apprised of the information. Mr. Wright's personal appearance aided the work of investigation considerably and the fact having been established that he had visited and had apparently left Paris, it was not then a difficult matter to trace him to Havre, where it was very quickly learnt that a gentleman answering to his description had sailed under a foreign name by the French Transatlantic Company's liner La Lorraine.

NEWS

Nation unites for Dunblane tribute

In a collective act of respect and an expression of deep sorrow, much of Britain will observe a minute's silence tomorrow in memory of the 17 victims of the Dunblane massacre and in solidarity with those left behind to grieve for them.

As the nation prepared to mourn with the Scottish city, doctors struggled to save the life of Amie Adam, five. Her thigh was shattered by bullets when the killer struck in the gymnasium of Dunblane Primary School..... Page 1

The inquiries: Lord Cullen, the Scottish High Court judge heading the public inquiry on the shooting, began work amid mounting public pressure for answers from police and local authorities about Thomas Hamilton..... Page 2

The hospital: A doctor who was among the first to enter the school gymnasium explained how she overcame her horror to tend to the injured children..... Page 3

The school: The children of Dunblane Primary School will go back to lessons next Friday, nine days after the massacre, governors said..... Page 4

Solicitor convicted

A solicitor who rugby-tackled the wife of a wealthy client was convicted of assault and false imprisonment..... Page 5

Pension planning

Proposals to let everyone save for a substantial second pension in addition to the state scheme are to be unveiled by Labour..... Page 6

Island strife

The Seigneur of Sark is to contest an attempt by the multimillionaire Barclay twins to declare independence for the Channel Island of Brezhow..... Page 7

'Dishonest' claims

Manufacturers are cashing in on environmental worries with "misleading and downright dishonest" claims about goods..... Page 8

New Chinese tests

China has announced another round of military exercises in the Taiwan Strait..... Page 10

Smoking rebuke

Chinese parliamentarians were rebuked by Li Peng, the Prime Minister, for smoking too much..... Page 10

Russian vote

The Communist-dominated Russian parliament laid on a spectacular piece of political theatre by ruling the accord that ended the Soviet Union void..... Page 11

Poetry in Kabul

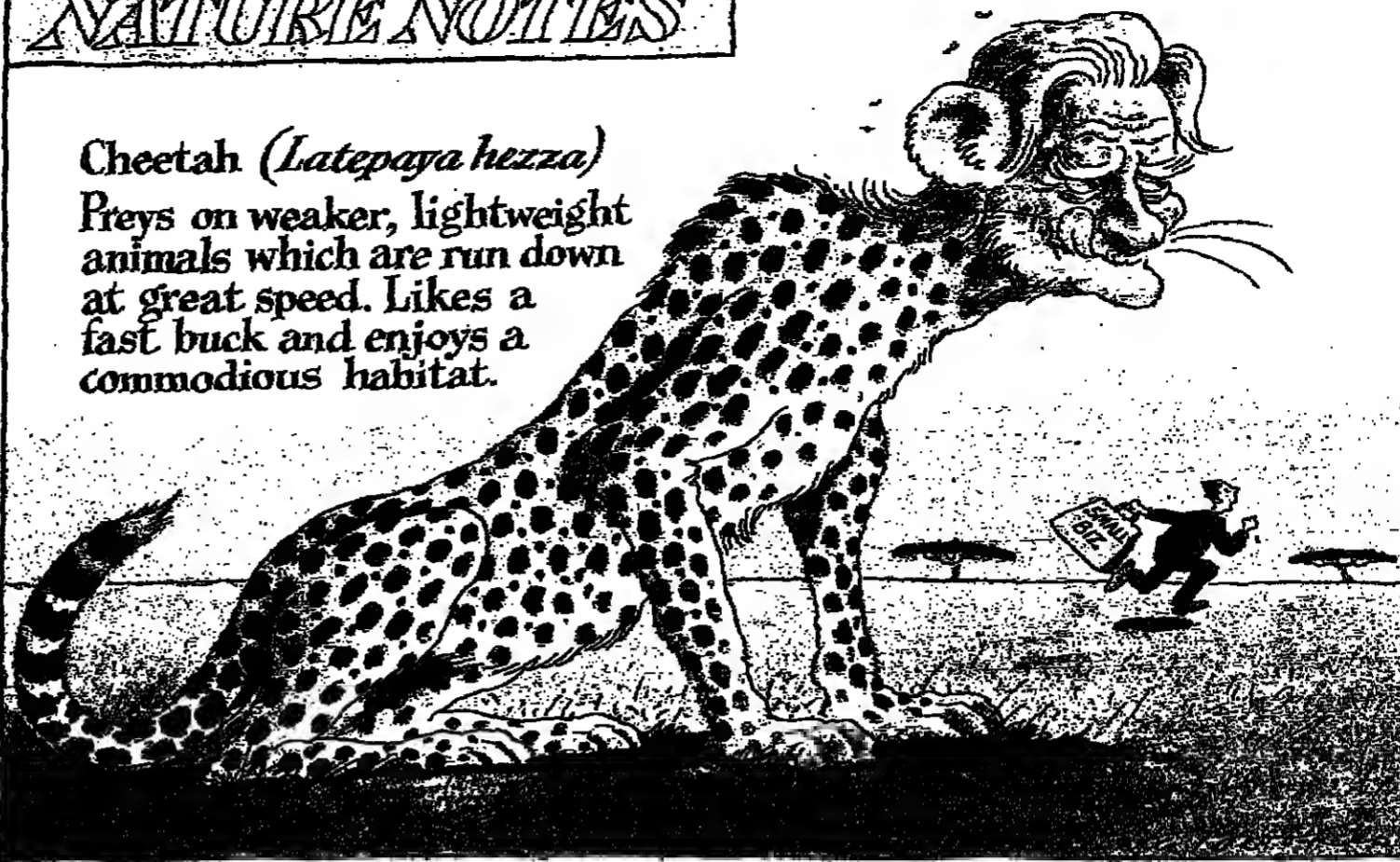
The Mujahidin poet never faltered as the incoming rocket fire crashed around the isolated government-held outpost, a shell-shattered hotel..... Page 14

Paying lip-service to the law

The Italian Supreme Court overturned a man's jail sentence for sexual harassment, saying that kissing a female colleague in public on the neck was not a criminal offence. "There are lustful kisses and non-lustful kisses," the judges said..... Page 9

NATURE NOTES

Cheetah (Latepaya hezza) Preys on weaker, lightweight animals which are run down at great speed. Likes a fast buck and enjoys a commodious habitat.



OPINION

Collective error: If the Conservative Party is going to divide over Europe, it will do so with or without a referendum. But if ministers are free to register their case, the campaign will be conducted with honesty..... Page 21

Armour and light: When man starts to organise himself in society, what more can he want than to build and defend society?..... Page 21

LETTERS

Flick donation to Balliol College; the bad payers of big business..... Page 21

COLUMNS

Simon Jenkins: As academics perambulate the Broad and High they carry on their shoulders the guilt of history. If they do not visit the sins of the fathers on the sons and the grandsons, who will take up the burden?..... Page 20

Peter Lilley: The Pensions Act will fuel confidence in occupational pensions by creating secure regulation..... Page 20

OBITUARIES

Group Captain Stuart Wilson-MacDonald, fighter pilot; Dewi Bebb, Welsh rugby international..... Page 23

BUSINESS

Market change: The Stock Exchange will publish details of how it plans to introduce an electronic order-matching system, rejecting controversial proposals from its former chief executive..... Page 25

Barings: The Securities and Futures Authority served notices of disciplinary proceedings against former Barings executives over their role in the £860 million collapse of the bank..... Page 25

Aerospace: The collapse of Fokker, the Dutch firm, sent shockwaves through the British industry..... Page 25

ARTS

Violence on screen: "This week," Richard Morrison writes, "we would willingly burn every violent film if we felt we might stop another madman from tipping over the edge. When the anger subsides a liberal pragmatism will return"..... Page 17

Well trained: Now a cult film, Irvine Welsh's Trainspotting is also back on the London stage..... Page 17

CAR 96

British made: Two great names are having to sell their heritage to foreign buyers..... Page 17

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MAGAZINE

Movie heart-throb: Giles Whitell meets Robert Redford..... Page 10
Second time: Alan Fooks on a rapist..... Page 20

WEEKEND

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Property: Tide of change on the river..... Page 8
Travel: Wild about Colorado cowboys..... Page 18

10 15

High-flier: John Travolta's flying passion..... Page 7
Win a driving course by under-17s..... Page 7

VISION



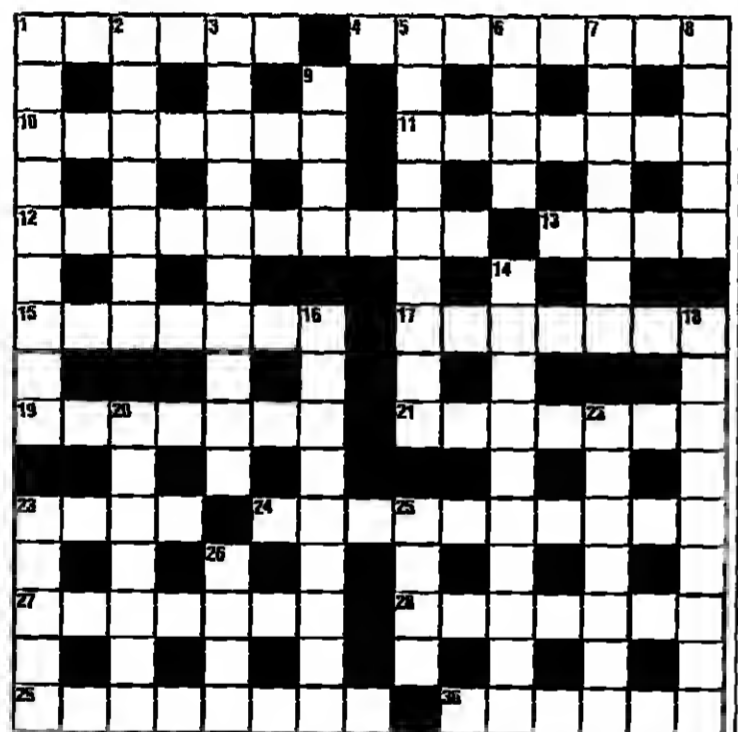
Bookmark previews Jilly Cooper's new novel, Apassionata. Today, BBC2 Film: All the Presidents Men, Tuesday, BBC1

THE TIMES CROSSWORD NO 20,117



A limited edition, 1970 vintage bottle of Aberlour single malt whisky, the only malt whisky to have twice won the prestigious Gold Medal and Red Still Trophy at the International Wine & Spirit Competition, will be given for the first five correct solutions opened next Thursday. Entries should be addressed to: The Times, Saturday Crossword Competition, PO Box 486, Virginia Street, London E1 9DD. The winners and solution will be published next Saturday.

Name/Address



- ACROSS
1 Greek youth setting record once with cupholder (6).
4 Sailor's in the drink! (8).
10 Knock back first class beer in the Crown and Sceptre, say (7).
11 To flower, it turns brown (7).
12 One who works for a capitation fee? (4-6).
13 Protrusion in the back row (4).
15 Pulled in for lottery in pub (7).
17 Sort of pipe in middle of the ear (4-3).
19 One expected to shoot - a large-leaved plant (7).
21 Doctor in operation going round holding a small knife (7).
23 Bar codes a vegetable displays (4).
24 Drink up! (7-3).
27 Hands, for example, to one national (7).
28 Embrace link an American may take to be formal (7).
29 Excite tribesman to perform dance (8).
30 Editor accepts leader is drawn out (6).

- DOWN
1 Globe-fish is enough for a munda-chap (9).
2 Wasted writer (7).
3 Like liver representing US, having no regard for the consequences (4-6).
5 Mrs. Cripps, though, has wrong cruet with pepper at first (9).
6 He has the bed-head removed (4).
7 God, I see it's said, is great (7).
8 Panic after first losing shirt, sort of? That's a mistake (5).
9 Happily unaffected when ends are switched (4).
14 Articulated to make clear (10).
16 New hearing device making a bit of a squeak (4,5).
18 Large cloth for a dorm feast (9).
20 Endless fight at sea for a meat dish (7).
22 Old monk vinegary about saint (7).
23 Formal body (5).
25 Is it right to turn up single here in the US? (4).
26 Book with one bit of Greek text or another (4).

Solution to Puzzle No 20,111
KETCHUP MISTRAL
L I T T L E A A T I E A
J A M I N R E T R I E V E R
L I T T L E C R E E G
J E L L Y W I S H F A I S E
O I L M N S
Y E A S T O M E T H E P O T
T I N H S R
E R E S T I M E S T O I C
L I S V W
A S O P R E T E N O R I
C O N S O N A N T S M E P T
J U N C T A N A
D E P L I T E S P L O T C H

Solution to Puzzle No 20,116
C O M P O S E R
A C M E O T E N
I S C A R B I N G G E R
D I E A O
R E D D E N C O N I C
N E C E
S T I N K E R B A S E M E N T
J I T W I N U
D I M I N I S H R E B U N D
E A G I W L G
S E L L I N G P L A T E F
H E P I P V E A R N
O M E L E T T E C A
W S E T A S T E B U D

TIMES WEATHERCALL

Table with 2 columns: Region and Forecast. Includes entries for Greater London, Kent/Surrey/Sussex, Dorset/Hants & IOW, Devon & Cornwall, etc.

ROADWATCH

Table with 2 columns: Road number and Status. Includes entries for London & SE traffic, Area within M25, Essex/Herts/Beds/Bucks/Berks/Oxon, etc.

MOON PHASES

Table with 2 columns: Date and Moon phase. Includes entries for Sun rises, Sun sets, Moon sets, etc.

TOMORROW

Table with 2 columns: Sun rises and Sun sets. Includes entries for Sun rises, Sun sets, Moon sets, etc.

HIGH LOWS

Table with 4 columns: Location, AM, PM, HT. Includes entries for London Bridge, Aberdeen, Abermouth, Belfast, Cardiff, etc.

HIGHEST & LOWEST

Yesterday's highest day temp: Gwent, 13C (55F); lowest day temp: Scarborough, 10C (50F); highest rainfall: Sals Ness, 0.2mm; lowest rainfall: Newquay, Cornwall, 0.1mm.

FORECAST

General: England and Wales will be mostly rather cloudy with patchy light rain or sleet in places. Southwestern parts, though, should have more broken cloud and showers. Breaks are also likely to develop over southern England as the day progresses.

ANOTHER DAY IN THE WEST

Table with 4 columns: Location, Sun, Rain, Max, Min. Includes entries for Aberdeen, Angley, Apsentia, etc.

FORECAST

Channel Isles, SW England, S Wales, N Ireland: bright or even sunny spells. Scattered showers. Wind mainly west moderate. Max 10C (50F).

FORECAST

Table with 4 columns: Location, Sun, Rain, Max, Min. Includes entries for London, Lowestoft, Manchester, etc.

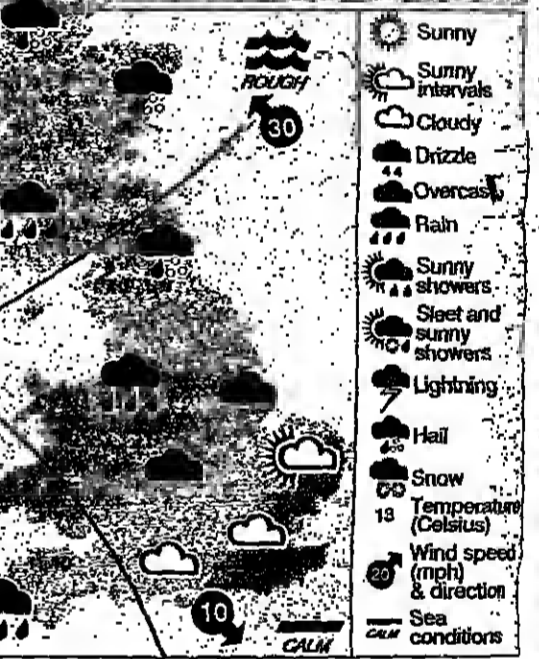
FORECAST

London, SE England, Central S England: mostly dry, becoming brighter during the day. Wind east light. Max 10C (50F).

FORECAST

Table with 4 columns: Location, Sun, Rain, Max, Min. Includes entries for London, Lowestoft, Manchester, etc.

NOON TODAY



TORONTO WITH NIAGARA

BA 747 from Heathrow to Toronto on 23 May. 11 Aug. 30 Aug or 14 Sept. Five nights at the deluxe Sheraton city tour + harbour cruise. Niagara with helicopter + Phantom of the Opera. Concorde supersonic to Heathrow £1,999 or £2,999 with O.E. and QE2 cruise to New York.

QE2 AND ORIENT-EXPRESS

Orient-Express to Southampton on 17 June. four night QE2 cruise to Zeebrugge via Hamburg and Amsterdam. Concorde from Brussels £1,299. Concorde supersonic to Brussels on 21 June. two night QE2 cruise to Southampton via Le Havre (for Paris) + Orient-Express to Victoria £1,099.

MONACO GRAND PRIX

Eurostar or fly to Paris on 18 May. city tour overnight at Nikko Hotel + Concorde supersonic to Nice. reserved seat for Monaco Grand Prix. return to Gatwick £1,299.

ORIANA AND ORIENT-EXPRESS

Concorde supersonic to Marrakesh on 29 July. six night Oriana cruise from Casablanca via Praia da Rocha, Lisbon and La Coruna. Orient-Express from Southampton £1,999. Orient-Express to Southampton on 31 Aug. six night Oriana cruise to Monte Carlo via Gibraltar and Livorno (for Florence). Concorde from Nice to Heathrow £1,999.

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